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Insurance Continuing Education Advisory Council

Conference Call Minutes

December 6, 2000

The following are summary minutes of the Insurance Continuing Education Advisory Council.

The teleconference meeting of the Insurance Continuing Education Advisory Council was called to order in the conference room, State Auditor's Office, 840 Helena Avenue, at 10:00 a.m.

Members Present - via phone

Angela Caruso, Insurance Department Non-Voting Member
Julie McDade, Public Member
Billy Bolt, Professional Insurance Agents of Montana Member
John Bebee, Unaffiliated Insurance Agent Member

Staff Present

Mary Arnold, Continuing Education Program
Cheryl Donovan, Recording Secretary
Leah Dees, Continuing Education Program

No members of the public were present

Presentation of Course Renewals and Summaries

Mary Arnold presented the course renewals and summaries.

Public Comment

None.

Discussion of Course Renewals Summaries

Julie McDade moved to accept course review summaries as presented and recommended course approval to the Commissioner. Billy Bolt seconded the motion, the motion carried unanimously.

Council Direction to Staff

None

Administrative Details

Mary Arnold said there would be one request for reconsideration of credit hour assignment, either at the January or February meeting. The University of Montana School of Law Tax Institute has always submitted minimal materials upfront with the understanding they would get credit based on the materials they submitted. They are now trying to go back and add some credit hours by submitting the entire package of materials that they actually presented. As soon as they provide materials, we will send copies to all of the Committee members. Billy Bolt asked how many credits they were issued. Mary Arnold said she thought only 4 or 6 credits. Billy Bolt asked what do they want now? Mary Arnold said she thinks they want 10 or 15.

Next meeting is January 24, 2001 at 10:00 a.m.

John Bebee made a motion to adjourn. Julie McDade seconded the motion, the motion carried unanimously.

INSURANCE CONTINUING EDUCATION ADVISORY COUNCIL

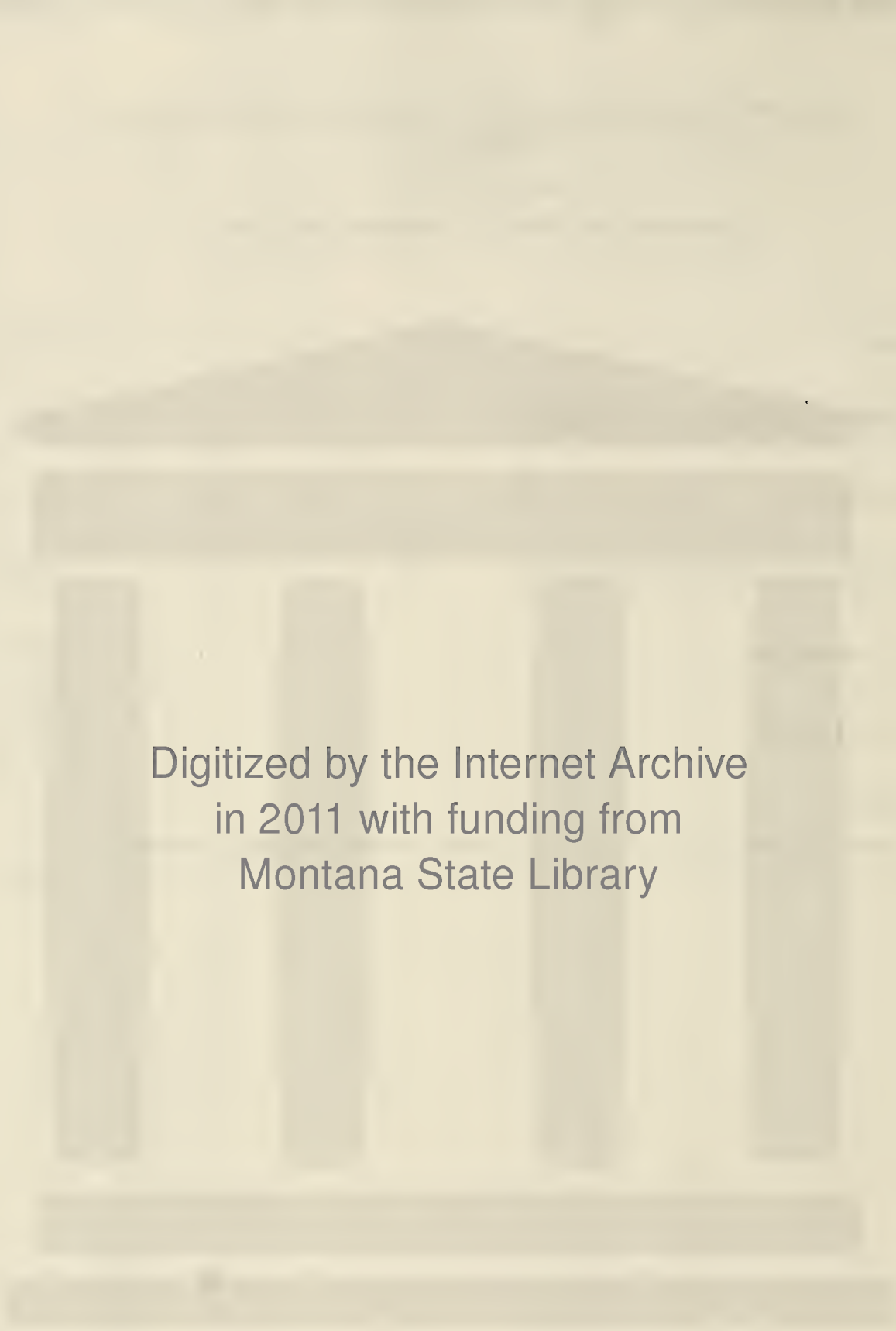
AGENDA

December 6, 2000

Old Shodair Hospital Building - **Telephone Conference**

Call to order	10:00
Presentation of course renewals and summaries	10:05
Public Comment	10:15
Discussion of course renewals and summaries	10:30
Council direction to staff	10:35
Administrative Details	10:55
Next Meeting January 24, 2001- 10:00 a.m., Advisory Council Meeting, telephone conference	
Adjourn	11:00

December 1, 2000



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COURSE REVIEW SUMMARIES

The following courses have been reviewed by the continuing education program staff and are presented for Advisory Council action.

The sponsoring organizations have indicated appropriate attendance verification, instructor certification, student record maintenance, fee policies and examination administration.

Included at the end of most summaries is notation of a suggested credit hour assignment based on the materials submitted by the sponsoring organization for review. After review and recommendation by the advisory council, final determination of course approval and credit hour assignment shall be made by the commissioner.

WebCE.com, LLC

Financial Planning

The course addresses product knowledge of life, health, property and casualty insurance . The course is 6 hours of self-study correspondence text designed to provide general information on financial planning for life and death, how insurance plans work with financial plans, updating financial and insurance plans an life phase planning. This is an on-going offering. 6 CH

Insurance Principles-Life & Health

The course addresses product knowledge of life and health insurance. The course is 6½ hours of self-study correspondence text designed to provide general information on basic health policies, guaranteed coverage and age-based coverages, health insurance pools, future maximum benefit coverage, determining individual need and Health Maintenance Organizations versus Preferred Provider Organizations. This is an on-going offering. 6.5 CH

Medicare, Medicaid & Medigap Insurance

The course addresses product knowledge of health insurance. The course is 5 hours of self-study correspondence text designed to provide general information on Medicare Parts A & B, how Medicare and Medicaid work together, Medigap policies, eligibility, managed health care and Medicare and long term care. This is an on-going offering. 5 CH

Retirement Planning & Plans

The course addresses product knowledge of Social Security. The course is 5 hours of self-study correspondence text, including 3 hours of insurance continuing education, designed to provide basic information on retirement planning, saving and major threats, the Social Security system, employer-sponsored retirement plans, IRAs and risks and returns on investments. This is an on-going offering. 3 CH

W.P. Carey & Co. Inc.

Real Estate and Insurance

The course addresses management and product knowledge of life and health insurance. The course is 2 hours of classroom instruction, including 1 hour of insurance continuing education, designed to provide specific information on insurance and real estate as assets, insurance company investment in real estate, rental revenue as an insurance funding vehicle, real estate investment trusts, foreclosures, special government housing programs and real estate cost basis. No offerings scheduled pending approval. 1 CH

Fireman's Fund AgriBusiness

2001 Spring Crop Insurance Update

The course addresses product knowledge of property insurance. The course is 7½ hours of classroom instruction, including 5½ hours of insurance continuing education, designed to provide general information on MPCI technology updates, procedural changes in the MPCI program, crop revenue coverage, and income protection. The course is scheduled January 30, 2001. 5.5 CH

Aid Association for Lutherans

Buy-Sell Agreements

The course addresses product knowledge of life insurance. The course is 2 hours of classroom instruction, including 1½ hours of insurance continuing education, designed to provide specific information on sole proprietorship, cross purchase and entity/stock redemption buy-sell agreements, insurance structure for these agreements, types of insurance and eligibility. No offerings scheduled pending approval. 1.5 CH

Deferred Compensation

The course addresses product knowledge of life insurance. The course is 1 hour of classroom instruction designed to provide general information on IRC Section 457 deferred compensation plans, the insurance structure, amount and type of policy used, eligibility questions and settlement options. No offerings scheduled pending approval.

1 CH

Life Insurance Suitability and Replacement Review

The course addresses product knowledge of life insurance. The course is 3 hours of classroom instruction, including 2 hours of insurance continuing education, designed to provide specific information on life insurance suitability, AAL standards, replacement of life insurance, AAL replacement procedures, and 1035 exchanges. No offerings scheduled pending approval. 2 CH

College for Financial Planning

The following course is part of the College for Financial Planning certified financial planner certification program.

Estate Planning for Qualified Plan & IRA Benefits 3 CH

WebCE.com, LLC

Insurance Principles: Property & Casualty

The course addresses product knowledge of property an casualty insurance. The course is 5 hours of self-study correspondence text designed to provide general information on types of homeowners policies, business income and business interruption insurance, farm, boiler, machinery and glass insurance, crime and theft exposures and coverages, disaster coverage, umbrella liability and risk management. This is an on-going offering.

5 CH

Estate Planning

The course addresses product knowledge of life insurance. The course is 6 hours of self-study correspondence text, including 4 hours of insurance continuing education, designed to provide basic information on probate, estates, wills, beneficiaries and fiduciaries, the process of estate planning, special assets, liquidity and reduction of estate costs. This is an on-going offering. 4 CH

Disability Income Insurance

The course addresses product knowledge of health insurance. The course is 5 hours of self-study correspondence text designed to provide general information on group disability income insurance, income replacement, necessity and quantity of disability income insurance need, Social Security Disability features and benefits, and eligibility. This is an on-going offering. 5 CH

Pentera Group, Inc.

The following courses were previously summarized, reviewed and recommended for approval by the Advisory Council. The course approvals expired during 1999 and 2000. These courses are resubmitted for approval by the course provider.

Variable Universal Life	10 CH
Long Term Care Manual	10 CH
Single Needs Approach to Insurance Planning	7 CH
Total Needs Approach to Insurance Planning	10 CH
Retirement Planning Principles	10 CH
Life Underwriting Foundations	5 CH
Disability Income Training Course	10 CH
Advanced Markets Online	20 CH
Business Insurance Perspectives	17 CH
Annuities Training Course	9 CH

The National Alliance for Insurance Education & Research

The following courses are part of the National Alliance Certified Risk Manager certification program.

Risk Financing	19 CH
Risk Analysis	19 CH
Risk Control	19 CH

Life Underwriter Training Council

The following course was previously summarized, reviewed and recommended for approval for classroom and correspondence text-based instruction.

Piecing Together the Ethical Puzzle- CBT	6 CH

SAFECO Life Insurance Company

Planning for College

The course addresses product knowledge of life insurance. The course is 1 hour of classroom instruction, including ½ hour of insurance continuing education, designed to provide general information on college funding methods and sources, planning college funding and gifts, savings and loans. No offerings scheduled pending approval. .5 CH

Planning at Retirement Time

The course addresses product knowledge of life insurance and annuities. The course is 1 hour of classroom instruction designed to provide general information on social security, retirement benefits, company plans, other sources of retirement income and retirement investment strategies. No offerings scheduled pending approval. 1 CH

ClienTell, Inc.

Income Theory & Practice

The course addresses product knowledge of annuities. The course is 1 hour of classroom instruction designed to provide general information on annuitization, old- versus new-style annuity contracts, fixed and variable annuities, and the tax impact of annuitization and withdrawals. No offerings scheduled pending approval. 1 CH

The National Alliance for Insurance Education & Research

The following courses are part of the National Alliance Certified Insurance Counselor certification program.

2001 James K. Ruble Graduate Seminar 19 CH
James K. Ruble Oil and Gas Seminar 19 CH
James K. Ruble Marketing and Sales 19 CH

COURSE REVIEW SUMMARIES

The following courses have been reviewed by the continuing education program staff and are presented for Advisory Council action.

The sponsoring organizations have indicated appropriate attendance verification, instructor certification, student record maintenance, fee policies and examination administration.

Included at the end of most summaries is notation of a suggested credit hour assignment based on the materials submitted by the sponsoring organization for review. After review and recommendation by the advisory council, final determination of course approval and credit hour assignment shall be made by the commissioner.

All courses on this summary are submitted as renewal of courses reviewed or renewed and approved during 1998. Sponsoring organizations have certified that these courses will continue to be offered as originally submitted.

Jackson National Life

Variable Annuity Myths	.5 CH

Manulife Wood Logan

Basic Annuity Concepts	.5 CH
Annuity Features & Benefits	.5 CH
Controlling Documents	.5 CH
Contractual Designations	.5 CH
Retirement Planning	1 CH
Positioning Annuities	.5 CH
Risk Management	.5 CH
Qualified Plans Overview	1 CH
403(b)	1 CH
Annuitization	1 CH
Variable Annuity Costs: Dispelling the Myths	1 CH
Single Premium Variable Life	1 CH
Financial Planning with Single Premium Variable Life	1 CH
Maximizing Wealth Transfer	1 CH
Why Shelter a Shelter?	1 CH
Separation of Service Considerations	.5 CH
Capital Gains Tax Impact on Variable Annuities	1 CH
Profiles: Income Replacement & Wealth Transfer	1.5 CH

National Farmers Union Insurance Property & Casualty Company

Career Agent Seminar	10 CH

The American College

CE 211 Understanding & Explaining First- and Second-to-Die Insurance Products	3 CH
CE 212 Understanding & Explaining Variable Life & Variable Annuity Products	3 CH
CE 215 Executive Benefit Planning	3 CH
CE 216 Health Insurance Planning for the Older Client	3 CH
CE 124 The Basics of Charitable Giving through Life Insurance	3 CH
CE 123 Qualified Retirement Plans - Part II	3 CH
CE 122 Qualified Retirement Plans - Part I	3 CH
CE 125 Sophisticated Methods of Charitable Giving through Life Insurance	3 CH

Insurance Business Consultants

Trucking Risks I	10 CH

Health Insurance Association of America

Long Term Care	15 CH

Northwestern Mutual Life Insurance Company-General Agency

Mechanics of Universal Life/Variable Life

The course addresses product knowledge of life insurance. The course is 2½ hours of classroom instruction, including 2 hours of insurance continuing education, designed to provide specific information universal life returns, structure, and payment features, front-end versus back-end loading, universal life versus traditional life insurance, premiums and guarantees, variable products, risk, expenses of a variable life policy, product concepts and paid-up contracts. The course was held June 23, 2000. 2 CH

United Insurance Educators, Inc.

The correspondence text-based offering of the following computer-based course was previously summarized, reviewed and recommended for approval by the Advisory Council.

1999 Montana Law Changes 5 CH

NFC Consulting Group

Structuring Annuities to Meet Your Client's Needs

The course addresses product knowledge of annuities. The course is 2 hours of classroom instruction designed to provide general information on annuity contract parties, distribution regulations, contract provisions, and contract structure. No offerings scheduled pending approval. 2 CH

ClienTell, Inc.

On The Road to DOW 100,000 With Variable Annuities

The course addresses management. The course is 1 hour of classroom instruction designed to provide specific information on tax deferred annuities, tax rates, inflation and trade policy, annuity risk tied to Dow, increasing value of variable annuities and compound interest. No offerings scheduled pending approval. 1 CH

Michael K. Scanson

2000 Tax Practitioner Institute, Center for Business Enterprise

The course addresses product knowledge of life insurance. The course is 15 hours of classroom instruction, including 10 hours of insurance continuing education, designed to provide in-depth information on farm income, farm deductions, farm losses and carryover, losses from passive activity, property transfer, tax basis, self-canceling installment notes, use of insurance in like-kind exchanges, business succession planning estate taxation, buy-sell, equity and cross purchase agreements, private annuities and single QTIP/bypass trusts. The course was held October 27, 2000. 10 CH

The Society of Certified Senior Advisors

The following course is this Society of Certified Senior Advisors certification program.

Certified Senior Advisor 19 CH

Manulife Financial

Supplemental Executive Retirement Plans Swap

The course addresses product knowledge of life insurance. The course is 1 hour of classroom instruction designed to provide specific information on supplemental executive retirement plans (non-qualified deferred compensation) exchange for life insurance policy within an irrevocable life insurance trust, benefits, risks ownership, corporation advantages and disadvantages and advantages and disadvantages to the participating executive. The course is scheduled February 1, 2001. 1 CH

Transamerica Occidental Life

Variable Universal Life

The course addresses product knowledge of life insurance. The course is 2 hours of computer-based CD-ROM instruction designed to provide basic information on variable universal life versus universal life, sub-accounts, performance and pricing, irrevocable life insurance trusts and permanent life insurance. This is an on-going offering. 2 CH

Insur'Ed

Charitable Planning Opportunities

The course addresses product knowledge of life insurance and annuities. The course is 3 hours of classroom instruction designed to provide general information on charitable giving, types of charitable remainder trusts, split interest gifting, and parties to a trust. No offerings scheduled pending approval. 3 CH

Estate Planning: The Lifetime Management Paradigm

The course addresses product knowledge of life insurance and annuities. The course is 2 hours of classroom instruction designed to provide general information on estate planning, wills, life insurance trusts and annuities to provide retirement income. No offerings scheduled pending approval. 2 CH

Immediate Annuity: The Distribution Phase

The course addresses product knowledge of annuities. The course is 3 hours of classroom instruction, including 2½ hours of insurance continuing education, designed to provide basic information on types, features, benefits and phases of annuities, features of single premium immediate annuities, annuitization, and payment options. No offerings scheduled pending approval. 2.5 CH

Structuring the Contract

The course addresses product knowledge of annuities. The course is 2 hours of classroom instruction, including 1½ hours of insurance continuing education, designed to provide specific information on annuity features, contract structure, distribution at death and annuitant-driven contracts. No offerings scheduled pending approval. 1.5 CH

The Variable Annuity Documents

The course addresses product knowledge of annuities. The course is 2 hours of classroom instruction designed to provide general information on variable annuity contracts, the prospectus, the application, calculation of contract values, charges and deductions, and option packages. No offerings scheduled pending approval. 2 CH

Wealth Preservation 2

The course addresses product knowledge of annuities. The course is 2 hours of classroom instruction designed to provide specific information on variable annuities versus other asset accumulation vehicles, the stepped-up death benefit, tax and non-tax advantages, variable annuities in estate planning and Medicaid treatment of annuities. No offerings scheduled pending approval. 2 CH

The International Forum

The International Forum 2001 Annual Meeting

The course addresses ethics, marketing and management. The course is 5½ hours of classroom instruction, including 2 hours of insurance continuing education, designed to provide specific information on contracts and compensation of brokers for assets under management, charitable family limited partnerships, and illustrations versus the policy content. The course is scheduled January 14, 2001. 2 CH

Farmers Insurance Group of Companies

Farmer's Insurance Marine Speciality

The course addresses product knowledge of property insurance. The course is 1½ hours of classroom instruction, including 1 hour of insurance continuing education, designed to provide general information on inland marine insurance, Farmers Insurance workflow and compensation, product and rating comparison and claims. No offerings scheduled pending approval. 1 CH

The following courses are submitted as renewals of courses previously reviewed and approved for insurance continuing education credit.

Old Line Life Insurance Company (formerly All American Life Insurance)

Federal Estate & Gift Taxation 2 CH
Retirement Planning 2 CH

INSURANCE CONTINUING EDUCATION ADVISORY COUNCIL

AGENDA

November 15, 2000

Old Shodair Hospital Building - **Telephone Conference**

Call to order	10:00
Presentation of course renewals and summaries	10:05
Public Comment	10:15
Discussion of course renewals and summaries	10:30
Council direction to staff	10:35
Administrative Details	10:55

Renewal of Council member appointments for an additional 2 year period
everyone okay with 2 year Term

Next Meeting

December 6, 2000 - 10:00 a.m., Advisory Council Meeting, telephone conference

Adjourn 11:00

November 13, 2000

Insurance Continuing Education Advisory Council

Conference Call Minutes

November 15, 2000

The following are summary minutes of the Insurance Continuing Education Advisory Council.

The teleconference meeting of the Insurance Continuing Education Advisory Council was called to order in the conference room, State Auditor's Office, 840 Helena Avenue, at 10:00 a.m.

Members Present - via phone

Angela Caruso, Insurance Department Non-Voting Member
Julie McDade, Public Member
Billy Bolt, Professional Insurance Agents of Montana Member
John Bebee, Unaffiliated Insurance Agent Member
Robin Boon, Independent Insurance Agents of Montana Member

Staff Present

Mary Arnold, Continuing Education Program
Cheryl Donovan, Recording Secretary
Leah Dees, Continuing Education Program

No members of the public were present

Presentation of Course Renewals and Summaries

Mary Arnold presented the course renewals and summaries.

Public Comment

None.

Discussion of Course Renewals Summaries

Robin Boon moved to accept course review summaries as presented and recommended course approval to the commissioner. John Bebee seconded the motion, the motion carried unanimously.

Council Direction to Staff

None.

Administrative Details

Mary Arnold asked if the Council members were okay with an additional two-year appointment period. The Council members all agreed to the additional two-year appointments.

Next meeting is: December 6, 2000 – 10:00 a.m.

Julie McDade made a motion to adjourn. Robin Boon seconded the motion, the motion carried unanimously.

COURSE REVIEW SUMMARIES

The following courses have been reviewed by the continuing education program staff and are presented for Advisory Council action.

The sponsoring organizations have indicated appropriate attendance verification, instructor certification, student record maintenance, fee policies and examination administration.

Included at the end of most summaries is notation of a suggested credit hour assignment based on the materials submitted by the sponsoring organization for review. After review and recommendation by the advisory council. final determination of course approval and credit hour assignment shall be made by the commissioner.

All courses on this summary are submitted as renewal of courses reviewed or renewed and approved during 1998. Sponsoring organizations have certified that these courses will continue to be offered as originally submitted.

Life Underwriter Training Council

Charting an Ethical Course	9 CH
Exploring Personal Markets	12 CH
Meeting Client Needs	15 CH
Disability Income	10 CH
Multiline Skills	10 CH
Professional Growth	10 CH
Business Continuity	12 CH
Employee Benefits	15 CH
Retirement Planning	15 CH
Advanced Estate Planning	10 CH
Advanced Business Planning	10 CH

Dearborn Financial Publishing

Distributions from Qualified Plans	10 CH
Managed Care	10 CH
Introduction to Life Underwriting	10 CH
Senior Needs Planning	10 CH
Business Insurance/FICF Graduate II	16 CH

COURSE REVIEW SUMMARIES

The following courses have been reviewed by the continuing education program staff and are presented for Advisory Council action.

The sponsoring organizations have indicated appropriate attendance verification, instructor certification, student record maintenance, fee policies and examination administration.

Included at the end of most summaries is notation of a suggested credit hour assignment based on the materials submitted by the sponsoring organization for review. After review and recommendation by the advisory council, final determination of course approval and credit hour assignment shall be made by the commissioner.

First American Title Insurance

2000 Annual Title Seminar

The course addresses product knowledge of title insurance. The course is 10 hours of classroom instruction designed to provide specific information on underwriting titles on tidelands and waterways, state and national claims, and non-judicial foreclosure. The course was held September 21, 2000. 10 CH

Montana Defense Trial Lawyers

2000 Annual Continuing Legal Education Seminar-- Cutting Edge Litigation Issues

The course addresses insurance law. The course is 6 hours of classroom instruction, including 5½ hours of insurance continuing education, designed to provide specific information on collecting fees from an insurance company, insurance bad faith issues, the Montana Uniform Arbitration Law, and the impact of the Sherner decision on direct actions. The course is scheduled November 17, 2000. 5.5 CH

Attorneys Liability Protection Society

Internet Advertising—Liabilities for Lawyers on Line

The course addresses product knowledge of liability insurance. The course is 2 hours of classroom instruction designed to provide specific information on unintentional attorney client relationships through e-mail, firm exposures, conflicts of interest and computer-based conflicts data-bases, and advertising concerns. The course was held November 14, 2000. 2 CH

IGF Insurance Company

2001 Spring Agent Training

The course addresses product knowledge of property insurance. The course is 5½ hours of classroom instruction designed to provide specific information on changes to the federal crop insurance program, underwriting, annual and perennial crops, and other coverage plans. The course is scheduled January 25, 2000. 5.5 CH

Mark Agather

2000 FPA Success Forum, Financial Planning Association

The course addresses product knowledge of life insurance and annuities. The convention was 48 hours of classroom instruction, including 11 hours of insurance continuing education attended by this licensee, designed to provide specific information on wealth preservation, estate planning, estate plan retirement benefits, and life insurance in estate plans. The course was held September 12, 2000. 11 CH

Max Agather

2000 FPA Success Forum, Financial Planning Association

The course addresses product knowledge of life insurance and annuities. The convention was 48 hours of classroom instruction, including 8½ hours of insurance continuing education attended by this licensee, designed to provide specific information on IRA distribution planning, assuring resources for long retirements, tax advantaged life insurance solutions, and ethical dilemmas. The course was held September 12, 2000. 8.5 CH

State Farm Insurance Companies

The following course was previously summarized, reviewed and recommended for approval by the Advisory Council. The previous approval expired March 21, 1999.

Insurance to Value 1.5 CH

Robert S. Appleby

Directors & Officers Client Seminar, Woodruff-Sawyer & Company

The course addresses product knowledge of liability insurance. The course is 3 hours of classroom instruction designed to provide general information on director's and officer's liability insurance coverage, risk management and risk control. The course was held September 20, 2000. 3 CH

Educational Training Systems

Total Insurance Planning

The course addresses product knowledge of property, casualty, liability , health and life insurance. The course is 12 hours of self-study correspondence text designed to provide basic information on insurance contracts, coverages, social insurance programs, exposures and business uses of insurance. This is an on-going offering. 12 CH

Commercial Liability Insurance

The course addresses product knowledge of liability insurance. The course is 12 hours of self-study correspondence text designed to provide general information on commercial loss exposure, premises and operation exposures and coverages, commercial general liability, workers compensation, and special liability exposures. This is an on-going offering. 12 CH

Insurance Operations

The course addresses management. The course is 13 hours of self-study correspondence text designed to provide general infromation on life insurnce agency organization, agency law, malpractice insurnce, waiver and estoppel policy and errors and ommissions. This is an on-going offering. 13 CH

Retirement Planning Training Course

The course addresses product knowledge of life insurance and annuities. The course is 15 hours of self-study correspondence text designed to provide general information on social insurance, IRAs, tax-sheltered annuities, SIMPLE plans, 401(k) plans and non-qualified deferred compensation. This is an on-going offering. 15 CH

Risk Management

The course addresses management. The course is 6 hours of self-study correspondence text designed to provide general information on loss exposures, controlling, measuring and financing loss exposure, insurable interests, contract structure and sources of recovery. This is an on-going offering. 6 CH

Commercial Property, Liability and Package Coverage

The course addresses product knowledge of commercial insurance coverage. The course is 16 hours of self-study correspondence text designed to provide general information on exposures, perils, common forms, business income exposures, ocean and inland marine loss exposures, package policies, commercial liability and property loss exposure and premise and operations exposures. This is an on-going offering. 16 CH

Understanding Group Insurance and Social Security

The course addresses product knowledge of life and health insurance. The course is 6 hours of self-study correspondence text designed to provide general information on group life, medical, disability and health insurance and social insurance programs. This is an on-going offering. 6 CH

The following correspondence courses were previously submitted by Bisys Education Services for insurance continuing education credit in Montana. The courses were summarized, reviewed and recommended for approval by the Advisory Council.

Business Insurance Training Course	10 CH
Estate Planning Training Course	10 CH
Ethics and Insurance	10 CH
Ethics	4 CH
Long Term Care	10 CH
Annuities	3 CH
Commercial Property Insurance	10 CH

Broker Educational Sales and Training, Inc.

Distribution Planning for Non-Qualified Annuities

The course addresses product knowledge of annuities. The course is 1 hour of classroom instruction designed to provide basic information on the annuity life cycle, distribution options, accumulation and withdrawal penalties. No offerings scheduled pending approval. 1 CH

Rural Community Insurance Agency dba Rural Community Insurance Services

2001 Spring Multi Peril Crop Insurance Continuing Education Training

The course addresses product knowledge of property insurance. The course is 8 hours of classroom instruction, including 5½ hours of insurance continuing education, designed to provide specific information on changes to the federal crop insurance program, underwriting, annual and perennial crops, and other coverage plans. The course is scheduled January 8, 2000. 5.5 CH

Society of Financial Service Professionals

The following course is part of the Society of financial Service Professionals CLU and ChFC certification programs.

2001 Arizona Institute 20 CH

The following is renewal of a course previously submitted, reviewed and recommended for approval.

Allmerica Financial

Advanced Planning Concepts 2 CH

COURSE REVIEW SUMMARIES

The following courses have been reviewed by the continuing education program staff and are presented for Advisory Council action.

The sponsoring organizations have indicated appropriate attendance verification, instructor certification, student record maintenance, fee policies and examination administration.

Included at the end of most summaries is notation of a suggested credit hour assignment based on the materials submitted by the sponsoring organization for review. After review and recommendation by the advisory council, final determination of course approval and credit hour assignment shall be made by the commissioner.

Chicago Title Insurance Company

2000 Underwriting Seminar

The course addresses product knowledge of title insurance. The course is 8 hours of classroom instruction, including 4½ hours of insurance continuing education, designed to provide specific information on the effect of bankruptcy and probate on property titles, subpoenas and depositions and recent claims against Chicago Title insurance policies. The course was held October 7, 2000. 4.5 CH

Linsco/Private Ledger

Estate & Distribution Planning for Retirement Benefits

The course addresses product knowledge of life insurance and annuities. The course is 8 hours of classroom instruction, including 4 hours of insurance continuing education, designed to provide general information on IRAs, the required beginning date for distribution of funds, lifetime distributions, multiple IRAs and funding a credit shelter trust. The course was held October 14, 2000. 4 CH

First Colony Life Insurance Co.

Overview of Long Term Care

The course addresses product knowledge of health insurance. The course is 1 hour of classroom instruction designed to provide general information on long term care need, coverage, financing and health insurance portability. No offerings scheduled pending approval. 1 CH

What People Often Don't Get About a Product They Do Get: Deferred Annuities

The course addresses product knowledge of annuities. The course is 2 hours of classroom instruction designed to provide general information on deferred annuities, product features, fixed versus variable annuities, index rate annuities and taxation of non-qualified deferred annuities. No offerings scheduled pending approval. 2 CH

AIG Life Insurance Company

The Fundamentals of Estate Planning

The course addresses product knowledge of life insurance and annuities. The course is 1 hour of classroom instruction, including ½ hour of insurance continuing education, designed to provide basic information on trusts, estate planning benefits, estate valuation, intestacy and the estate unified credit. The course is scheduled December 1, 2000. .5 CH

Pacific Life-Individual

The following course was previously summarized, reviewed and recommended for approval by the Advisory Council. The course provider added revised material sources based on market changes.

The Dynamics of Variable Life 1 CH

Dearborn Financial Publishing, Inc.

Commercial General Liability

The course addresses product knowledge of casualty insurance. The course is 6 hours of self-study correspondence text-based instruction designed to provide general information on commercial general liability policies, business, exclusions, insurance limits, policy underwriting, rating and available endorsements. This is an on-going offering. 6 CH

New York Life Insurance Company

Life Insurance and Business Succession Planning

The course addresses product knowledge of life insurance. The course is 3 hours of video teleconference designed to provide specific information on business succession planning, business valuation, business entities, effective succession plans, buy-sell documents, cross purchase, estate repeal legislation. The course is scheduled December 7, 2000. 3 CH

The Lincoln National Life Insurance Co.

Planning Forum 2001

The course addresses product knowledge of life insurance and annuities, marketing and management. The course is 19½ hours of classroom instruction, including 15 hours of insurance continuing education, designed to provider specific or in-depth information on gifting, testamentary planning, underwriting, portfolio diversification, business succession planning, buy-sell and split dollar plans, estate planning, and charitable planning. The course is scheduled February 10, 2001. 15 CH

AGFORCE Insurance Services Inc.

2001 Spring Update Seminar

The course addresses product knowledge of property insurance. The course is 6 hours of classroom instruction, including 4 hours of insurance continuing education, designed to provide general information on federal crop insurance program revisions, subsidy changes, claims procedures, marketing crop insurance and AGFORCE technology. The course is scheduled November 16, 2000. 4 CH

Society of Financial Service Professionals

The following course is part of the Society for Financial Service Professionals CLU and ChFC certification programs.

The Forum 2001 9 CH
Applied Financial Planning 8 CH

Mutual of Omaha Companies

Career Development Program (CDP) Critical Illness

The course addresses product knowledge of health insurance. The course is 4 hours of self-study correspondence text-based instruction designed to provide general information on critical illness insurance, benefits, covered illness, exceptions, underwriting, riders and limitations. This is an on-going offering. 4 CH

Insurance Education Institute Inc.

Estate Planning II

The course addresses product knowledge of life insurance and annuities. The course is 8 hours of self-study correspondence text, including 6 hours of insurance continuing education, designed to provide specific information on wills, probate, survivorship and ownership, estate taxes, trusts and family limited partnerships. This is an on-going offering. 6 CH

Advanced Variable Annuities

The course addresses product knowledge of annuities. The course is 8 hours of self-study correspondence text, including 6 hours of insurance continuing education, designed to provide general information on variable annuities, annuitization, pros and cons of variable annuities, taxation, comparisons with mutual funds, 403(b) plans and equity-indexed annuities. This is an on-going offering. 6 CH

INSURANCE CONTINUING EDUCATION ADVISORY COUNCIL

AGENDA

October 18, 2000

Old Shodair Hospital Building - **Telephone Conference**

Call to order	10:00
Presentation of course renewals and summaries	10:05
Public Comment	10:15
Discussion of course renewals and summaries	10:30
Council direction to staff	10:35
Administrative Details	10:55

Next Meeting

November 15, 2000 - 10:00 a.m., Advisory Council Meeting, telephone conference

December 6, 2000 - 10:00 a.m., Advisory Council Meeting, telephone conference

Adjourn 11:00

October 16, 2000

Insurance Continuing Education Advisory Council

Conference Call Minutes

October 18, 2000

The following are summary minutes of the Insurance Continuing Education Advisory Council.

The teleconference meeting of the Insurance Continuing Education Advisory Council was called to order in the conference room, State Auditor's Office, 840 Helena Avenue, at 10:00 a.m.

Members Present - via phone

Angela Caruso, Insurance Department Non-Voting Member
Julie McDade, Public Member
Billy Bolt, Professional Insurance Agents of Montana Member
John Bebee, Unaffiliated Insurance Agent Member

Staff Present

Mary Arnold, Continuing Education Program
Cheryl Donovan, Recording Secretary
Leah Dees, Continuing Education Program

No members of the public were present

Presentation of Course Renewals and Summaries

The Estate Planning Through Variable Annuity Funded Trusts course is a one credit hour class, instead of the three credit hours shown.

Public Comment

None.

Discussion of Course Renewals Summaries

Julie McDade moved to accept course review summaries as presented and recommended course approval to the Commissioner. Billy Bolt seconded the motion, the motion carried unanimously.

Council Direction to Staff

None.

Administrative Details

Mary Arnold reported that the department is finalizing the non-resident revocations due to 1994-1998 non-compliance. After this work is completed, the department will begin to send notice of revocation to resident agents for 1994-1998 non-compliance.

Next meetings are: November 15, 2000 – 10:00 a.m.
December 6, 2000 – 10:00 a.m.

Billy Bolt made a motion to adjourn. John Bebee seconded the motion, the motion carried unanimously.

COURSE REVIEW SUMMARIES

The following courses have been reviewed by the continuing education program staff and are presented for Advisory Council action.

The sponsoring organizations have indicated appropriate attendance verification, instructor certification, student record maintenance, fee policies and examination administration.

Included at the end of most summaries is notation of a suggested credit hour assignment based on the materials submitted by the sponsoring organization for review. After review and recommendation by the advisory council, final determination of course approval and credit hour assignment shall be made by the commissioner.

All courses on this summary are submitted as renewal of courses reviewed or renewed and approved during 1998. Sponsoring organizations have certified that these courses will continue to be offered as originally submitted.

United Insurance Educators

Insuring a Nation	10 CH
Disability Insurance	10 CH
Money Growth	7 CH
Preparing for Retirement	12 CH
Medicare & the Retiree	12 CH

The National Flood Insurance Program

NFIP Flood Insurance Seminar	3.5 CH

Dearborn Financial Services

FIC Basic/Introduction to Life Underwriting	10 CH
Designing Financial Strategies	5 CH

Insurance Business Consultants

Garage Risk Seminar	10 CH
Understanding the Wholesale Insurance Market	4 CH
E & O from a Wholesale Insurance Agency Owner's Perspective	4 CH
Fraud's Impact on Insurance	4 CH

Farmers Insurance Group

Career School	15 CH
Special Restaurant Package	1 CH
CSTP I - Commercial Vehicles	2 CH
CSTP I - Commercial Property	2.5 CH
CSTP I - Commercial General Liability	1.5 CH
Auto Policy Processing System	1 CH
A.C.S. Garage Plan Insurance	3.5 CH
Estate Planning	3.5 CH
Business Life	3.5 CH
A.C.S. Apartment & Condo Insurance	3.5 CH
A.C.S. Workers' Compensation Insurance	3.5 CH
A.C.S. Contractors Insurance	3.5 CH
A.C.S. Risk Selection & Agency Operations	3.5 CH
FFUL Contract	3 CH
Customer Service Representative Seminar	8 CH
CSTP II - Commercial School	14 CH
Farmers Premier 50+	.5 CH

Safeco Education Center

Personal Lines Agent School	20 CH
Commercial Lines Agent School	20 CH
Commercial Insurance Update	18 CH
Commercial General Liability	10 CH
The Ethical Agent	3 CH

Pictorial

Key Employee	6 CH
Interpreting Medical Reports	15 CH
Introduction to Advanced Markets	15 CH
Workers Compensation Coverage	12 CH
Disability Income Concepts	5 CH
A Legal Review of Products Liability	8 CH
Retrospective Rating	10 CH
Equity-Indexed Annuities	6 CH
Claim Investigation	7 CH
Financial Planning with Annuities	10 CH

COURSE REVIEW SUMMARIES

The following courses have been reviewed by the continuing education program staff and are presented for Advisory Council action.

The sponsoring organizations have indicated appropriate attendance verification, instructor certification, student record maintenance, fee policies and examination administration.

Included at the end of most summaries is notation of a suggested credit hour assignment based on the materials submitted by the sponsoring organization for review. After review and recommendation by the advisory council, final determination of course approval and credit hour assignment shall be made by the commissioner.

Life Instructors, Inc.

Standard Fire Policy - CBT

The course addresses product knowledge of property insurance. The course is 2 hours of computer-based internet training designed to provide specific information on the standard fire policy, hostile versus friendly fires, property and peril exclusions, common endorsements, and policy conditions. This is an on-going offering. 2 CH

Long-Term Care - CBT

The course addresses product knowledge of health insurance. The course is 10 hours of computer-based internet training designed to provide specific information on long-term care insurance, risk, need determination, benefits and limitations, levels of care, policy components, and applicable government regulations. This is an on-going offering. 10 CH

Principles of Property Insurance - CBT

The course addresses product knowledge of property insurance. The course is 3 hours of computer-based internet training designed to provide specific information on types of property insurance contracts, declarations, the Insuring Agreement, exclusions, and conditions. This is an on-going offering. 3 CH

Personal Umbrella Policy - CBT

The course addresses product knowledge of umbrella insurance. The course is 3 hours of computer-based internet training designed to provide specific information on excess coverage, underlying policies, duties after a loss, and maintenance of underlying insurance. This is an on-going offering. 3 CH

Term Insurance - CBT

The course addresses product knowledge of life insurance. The course is 6 hours of computer-based internet training designed to provide basic information on term life insurance, renewability and convertibility, death benefits, group term life insurance, and dividend options. This is an on-going offering. 6 CH

Medigap - CBT

The course addresses product knowledge of health insurance. The course is 4 hours of computer-based internet training designed to provide basic information on Medicare, gaps in coverage, supplemental health insurance policies (Medigap), and the standard supplemental plans sold in the U.S. This is an on-going offering. 4 CH

Personal Automobile Insurance Basics - CBT

The course addresses product knowledge of property and casualty insurance. The course is 4 hours of computer-based internet training designed to provide general information on personal auto insurance definitions and coverages, liability, uninsured and underinsured coverages, medical payment coverage, personal injury and coverage for damage to an owned vehicle and related vehicles not covered by personal auto policies. This is an on-going offering. 4 CH

Life Insurance and Annuity Replacement - CBT

The course addresses product knowledge of life insurance and annuities. The course is 4 hours of computer-based internet training designed to provide basic information on insurance or annuity contract replacement, policyholder and regulatory replacement concerns, full and fair disclosure and prohibited replacement activities. This is an on-going offering. 4 CH

Comprehensive Personal Liability Policy - CBT

The course addresses product knowledge of casualty insurance. The course is 1 hours of computer-based internet training designed to provide basic information on comprehensive personal liability policies and coverages, medical payments to others and insuring agreement and exclusions. This is an on-going offering. 1 CH

Medicaid - CBT

The course addresses product knowledge of health insurance. The course is 4 hours of computer-based internet training designed to provide basic information on social insurance, Medicaid, federal and state roles, eligibility and services provided. This is an on-going offering. 4 CH

Medicare - CBT

The course addresses product knowledge of health insurance. The course is 4 hours of computer-based internet training designed to provide basic information on social insurance, Medicare, Medicaid, federal and state roles, eligibility and services provided. This is an on-going offering. 4 CH

Planco

The following Planco courses were previously summarized, reviewed and recommended for approval by the Advisory Council. Course approval expired on these courses.

A Tax Advantaged Savings Plan: Tax Deferred Annuities	2 CH
Advanced Uses of Annuities	2 CH
Income Engineering	2 CH
Life Insurance	2 CH
Overcoming Objections to Variable Annuities	2 CH
Pre & Post Retirement Planning	1 CH
Single Premium Variable Life Insurance Advanced Class	2 CH
Taxation of Investments	1 CH
Social Security Continuing Education	1 CH
Variable Annuities	1 CH

Estate Planning Through Variable Annuity Funded Trusts

The course addresses product knowledge of annuities. The course is 1 hour of classroom instruction designed to provide specific information on a variable annuity grandchild trust, cash maximizing plan, and variable annuity grantor retained annuity trusts. No offerings are scheduled pending approval. 1 CH

Annuities

The course addresses product knowledge of annuities. The course is 4 hours of classroom instruction designed to provide general information on different types of annuities, tax-deferred annuity growth, annuity structure, and immediate annuities. No offerings are scheduled pending approval. 4 CH

Variable Annuity Continuing Education II (revised)

The course addresses product knowledge of annuities. The course is 1 hour of classroom instruction designed to provide basic information on different types of annuities, long term investment, fund performance, product comparison, tax-deferred annuity growth, annuity structure, and immediate annuities. No offerings are scheduled pending approval. 1 CH

Independent Insurance Agents of America

Revising Agent Licensing for the New Millennium

The course addresses insurance law. The course is 2 hours of classroom instruction designed to provide specific information on the proposed Gramm-Leach-Bliley Act national association of registered agents and brokers, the National Insurance Producer Registry, the Producer Information Network. And development of the producer licensing model act. The course is scheduled October 31, 2000. 2 CH

National Association of Surety Bond Producers

Claims & The Pro-Active Surety

The course addresses product knowledge of surety. The course is 6 hours of classroom instruction designed to provide specific information on surety claims, performance bond claim history, legal considerations, and surety production. The course is scheduled November 14, 2000. 6 CH

DADCO

DADCO Annual Meeting 2000

The course addresses product knowledge of life insurance and annuities. The course is 3 hours of classroom instruction designed to provide general information on insurance and estate planning, and charitable giving. The course was held October 14, 2000. 3 CH

October 2000 Chico Hotsprings Seminar

The course addresses product knowledge of life insurance and annuities. The course is 8 hours of classroom instruction designed to provide general information on estate planning, revocable living trusts, types of trusts, life insurance ownership and maximizing wealth. The course was held October 5, 2000. 8 CH

Dearborn Financial Publishing, Inc.

Buy-Sell Agreements

The course addresses product knowledge of life insurance. The course is 111 pages of self-study correspondence text designed to provide general information on buy-sell agreements, advantages, using buy-sell agreements in business, marketing strategies and periodic review. This is an on-going offering. 9 CH

Benefis Healthcare Foundation

2000 GiftLaw Update Teleconference

The course addresses product knowledge of annuities. The course is 2 hours of teleconference, including 1 hour of insurance continuing education, designed to provide general information on family limited partnerships, charitable trusts, gift annuities and other agreements. The course was held October 12, 2000. 1 CH

The Equitable

Advanced Pension Design

The course addresses product knowledge of life insurance and annuities. The course is 19 hours of classroom instruction, including 12 hours of insurance continuing education designed to provide specific information on life insurance as a funding vehicle, employer sponsored retirement plans, plan implementation, operational aspects of retirement plans. The course was held October 12, 2000. 12 CH

Staeheli Seminars, Inc.

The following course was previously summarized, reviewed and recommended for approval by the Advisory Council. Approval on this course expired in 1999.

Fast Track III 5 CH

Stewart Title Guaranty

The following course was previously summarized, reviewed and recommended for approval by the Advisory Council.

1999 Legislative Changes to Montana Insurance Statutes 2 CH

Fall 2000 Title & Escrow Seminar

The course addresses product knowledge of title insurance. The course is 10 hours of classroom instruction designed to provide specific information on fraud and forgeries, bankruptcy requirements, foreclosures, railroad interests, escrow losses, and legal descriptions. The course is scheduled October 19, 2000. 10 CH

Coventry Center for Financial Professionals

Lifetime Settlements: Planning, Regulatory, and Ethical Issues

The course addresses product knowledge of life insurance. The course is 1 hour of classroom instruction designed to provide specific information on converting life insurance proceeds to cash or other assets, viaticals versus life time settlement, and the transaction process. No offerings scheduled pending approval. 1 CH

Clarica US

Leverage Your Retirement Assets- Equity Indexed Annuities

The course addresses product knowledge of annuities. The course is 3 hours of classroom instruction designed to provide general information on equity indexed annuities, single versus flexible premiums, qualified versus non-qualified annuities and taxes on annuity payments. No offerings scheduled pending approval. 3 CH

Universal Life and Equity Indexed Cash Accumulation

The course addresses product knowledge of life insurance. The course is 2 hours of classroom instruction designed to provide general information on universal life, indexed returns, equity indexing and life insurance. No offerings scheduled pending approval. 2 CH

Leveraging your Retirement Assets - Annuities & Universal Life

The course addresses product knowledge of annuities. The course is 3 hours of classroom instruction, including 1½ hours of insurance continuing education, designed to provide specific information on leveraging retirement assets, equity indexed annuities, and universal life insurance. No offerings scheduled pending approval. 1.5 CH

Jefferson Pilot Financial

Legacy Builder Success School

The course addresses product knowledge of life insurance and annuities. The course is 10 hours of classroom instruction designed to provide specific information on charitable remainder unitrusts, universal life insurance, unitrust design and suitability. No offerings scheduled pending approval. 10 CH

The National Alliance for Insurance Education & Research

The following courses are part of the National Alliance certified insurance counselor certification program.

2000 James K. Ruble Graduate Seminar-Revised 19 CH
2000 James K. Ruble MEGA Seminar 19 CH

American Growers Insurance Company

2001 Spring Crop Insurance Update

The course addresses product knowledge of property insurance. The course is 6 hours of classroom instruction, including 5 hours of insurnce continuing education, designed to provide general infromation on crop provisions, production history, actuarial evaluation, federal crop reduction programs and crop hail insurance. The course is scheduled December 20, 2000. 5 CH

Transamerica Occidental Life Insurance Company

Options for Life Insurance Ownership

The course addresses product knowledge of life insurance. The course is 2 hours of classroom instruction designed to provide general information of life insrucne ownership, irrevocable life insurance trusts, life insurance ownership in a family limited pertnership. No offerings scheduled pending approval. 2 CH

American Express Financial Advisors Inc.

Power of Deferral: Variable Annuities & Variable Universal Life

The course addresses product knowledge of life insurnce and annuities. The course is 2 hours of classroom instruction designed to provide specific information on distributions, transfer at death, combinatin strategies and marketing opportunities. No offerings scheduled pending approval. 2 CH

University of Montana School of Law

Tax Institute

The course addresses management. The course is 10 hours of classroom instruction, including 4 hours of insurnce continuing education, designed to provide specific infromation on life insturance trusts, income taxation, estate planning and estate taxation. The course is scheduled November 3, 2000. 4 CH

Professional Insurance Agents (PIA) of Montana

E & O Seminar

The course addresses product knowledge of casualty insurance. The course is 3 hours of classroom instruction designed to provide in-depth information on errors and omissions, coverages that lead to E & O claims, and agent duties. The course is scheduled November 17, 2000. 3 CH

Mergers and Acquisitions

The course addresses management. The course is 2 hours of classroom instruction designed to provide general information on agency merger and selling an agency. The course is scheduled November 17, 2000. 2 CH

Managing Electronic Risk

The course addresses product knowledge of casualty insurance. The course is 2 hours of classroom instruction designed to provide general information on internet coverages, exposures, risk issues and coverages. The course is scheduled November 16, 2000. 2 CH

Agency Valuation in the 21st Century

The course addresses marketing. The course is 2 hours of classroom instruction designed to provide general information on agency purchase and valuation, ownership types, capital considerations and valuation methods. The course is scheduled November 17, 2000. 2 CH

INSURANCE CONTINUING EDUCATION ADVISORY COUNCIL

AGENDA

September 20, 2000

Old Shodair Hospital Building - **Telephone Conference**

Call to order	10:00
Presentation of course renewals and summaries	10:05
Public Comment	10:15
Discussion of course renewals and summaries	10:30
Council direction to staff	10:35
Administrative Details	10:55

Next Meeting

October 18, 2000 - 10:00 a.m., Advisory Council Meeting, telephone conference

November 15, 2000 - 10:00 a.m., Advisory Council Meeting, telephone conference

Adjourn	11:00

Insurance Continuing Education Advisory Council

Conference Call Minutes

September 20, 2000

The following are summary minutes of the Insurance Continuing Education Advisory Council.

The teleconference meeting of the Insurance Continuing Education Advisory Council was called to order in the conference room, State Auditor's Office, 840 Helena Avenue, at 10:00 a.m.

Members Present - via phone

Angela Caruso, Insurance Department Non-Voting Member
Julie McDade, Public Member
Billy Bolt, Professional Insurance Agents of Montana Member
John Bebee, Unaffiliated Insurance Agent Member
John Leenknecht, Montana Association of Life Underwriters Member

Staff Present

Mary Arnold, Continuing Education Program
Leah Dees, Continuing Education Program
Cheryl Donovan, Recording Secretary

No members of the public were present

Presentation of Course Renewals and Summaries

Mary Arnold presented the course renewals and summaries.

Public Comment

None.

Discussion of Course Renewals Summaries

Julie Mc Dade moved to accept course review summaries as presented and recommended course approval to the Commissioner. John Bebee seconded the motion, the motion carried unanimously.

Council Direction to Staff

None.

Administrative Details

Next meetings are: October 18, 2000, 10:00 a.m.
November 15, 2000, 10:00 a.m.

John Bebee made a motion to adjourn. Julie McDade seconded the motion, the motion carried unanimously.

COURSE REVIEW SUMMARIES

The following courses have been reviewed by the continuing education program staff and are presented for Advisory Council action.

The sponsoring organizations have indicated appropriate attendance verification, instructor certification, student record maintenance, fee policies and examination administration.

Included at the end of most summaries is notation of a suggested credit hour assignment based on the materials submitted by the sponsoring organization for review. After review and recommendation by the advisory council, final determination of course approval and credit hour assignment shall be made by the commissioner.

All courses on this summary are submitted as renewal of courses reviewed or renewed and approved during 1998. Sponsoring organizations have certified that these courses will continue to be offered as originally submitted.

Health Insurance Association of America

Managed Care, Part C	15 CH

Insurance Business Consultants

Commercial Property Exposures	12 CH
Duty to Defend	4 CH
Changing Insurance Regulations and Their Effect on the Wholesale Agency	4 CH
Personal Lines Seminar	12 CH

Farmers Insurance Group

Long Term Care	5 CH
Automotive Product Training Clinic	2.5 CH
Commercial Contractor Product Training	2 CH
Restaurant Program Clinic	2 CH
Commercial Retail/Service Product Training	1 CH
Workers Compensation Clinic	3 CH
Commercial Habitational Product Clinic	2 CH

COURSE REVIEW SUMMARIES

The following courses have been reviewed by the continuing education program staff and are presented for Advisory Council action.

The sponsoring organizations have indicated appropriate attendance verification, instructor certification, student record maintenance, fee policies and examination administration.

Included at the end of most summaries is notation of a suggested credit hour assignment based on the materials submitted by the sponsoring organization for review. After review and recommendation by the advisory council, final determination of course approval and credit hour assignment shall be made by the commissioner.

Insurance Education Institute Inc.

Taxation of Life Insurance Products

The course addresses product knowledge of life insurance. The course is 3 hours of self-study correspondence text designed to provide general information on life insurance contracts IRC tests for permanent life insurance ownership, taxation of life insurance proceeds, deductibility of premiums, and life insurance trusts. This is an on-going offering. 3 CH

Ethics II

The course addresses ethics. The course is 3 hours of self-study correspondence text, including 2 hours of insurance continuing education, designed to provide basic information on fiduciary concepts, securities trading, discretionary and non-discretionary accounts, firm requirements, obligations to disclose and margin regulations. This is an on-going offering. 2 CH

Hartford Life Insurance

Private Split Dollar

The course addresses product knowledge of life insurance. The course is 1 hour of classroom instruction designed to provide basic information on single life private split dollar, survivor life private split dollar and traditional split dollar plans, and the technical structure and uses of these plans. No offerings scheduled pending approval. 1 CH

National Structured Settlements Trade Association

The following course constitutes the National Structured Settlements Trade Association's Certified Structured Settlement Consultant certification program.

NSSTA Professional Certification Program 21 CH

Rain & Hail, L.L.C.

Fall Multi-Peril Crop Insurance Agent training for Crop Year 2001

The course addresses product knowledge of property insurance. The course is 6 hours of classroom instruction, including 5½ hours of insurance continuing education, designed to provide specific information on federal changes to the MPCI program, actuarial changes, continuous rating, new forage and policy provisions, and claims filing. The course was held August 16, 2000. 5.5 CH

Tanner and Associates

Evaluating Credit Insurance Needs

The course addresses product knowledge of credit life and credit disability insurance. The course is 2½ hours of classroom instruction designed to provide general information on gross and net life insurance, disability income insurance and critical period accident and health (disability) insurance. No offerings scheduled pending approval. 2.5 CH

Laws Affecting the Credit Insurance Agent

The course addresses product knowledge of credit life and credit disability insurance. The course is 2½ hours of classroom instruction designed to provide general information on Title 33, Chapter 21 of the Montana Code Annotated and other sections of Montana insurance statutes which regulate credit life and credit disability insurance licensees. No offerings scheduled pending approval. 2.5 CH

ABC Self Study, Inc.

Trouble --How to Avoid It

The course addresses management. The course is 1½ hours of classroom instruction, including 1 hour of insurance continuing education, designed to provide general information on lawsuits, arbitration, regulatory enforcement, product suitability, churning, fraud, breach of fiduciary responsibility, and claim avoidance. The course is scheduled October 11, 2000. 1 CH

Understanding the Minimum Distribution Rules

The course addresses product knowledge of annuities. The course is 1 hour of classroom instruction designed to provide general information on proceed distributions from an annuity or IRA under Internal Revenue Code 401(a)(9). The course is scheduled October 12, 2000. 1 CH

Aon Risk Services Companies, Inc.

Basic Reinsurance

The course addresses product knowledge of property and casualty insurance. The course is 12 hours of classroom instruction designed to provide basic information on reinsurance contract structure, organizations and functions, excess loss and excess retention, and rating authority. The course was held August 23, 2000. 12 CH

Intermediate Reinsurance

The course addresses product knowledge of property and casualty insurance. The course is 12 hours of classroom instruction designed to provide general information on reinsurance, principals and applications of reinsurance, functions of reinsurance, quota and surplus share, and regulatory authority. The course was held August 30, 2000. 12 CH

American Skandia

Tax Efficient Distribution Planning - 1 hour

The course addresses product knowledge of life insurance. The course is 1 hour of classroom instruction, including ½ hour of insurance continuing education, designed to provide specific information on deferred versus immediate annuity, life contingent options, variable annuity payment, unrealized appreciation, and individually held stock. No offerings scheduled pending approval. .5 CH

Variable Immediate Distribution Planning - 1 hour

The course addresses product knowledge of annuities. The course is 1 hour of general information on annuity retirement income, variable immediate, life, life with period certain and life contingent annuity options, fixed and variable annuity payments and determining payout amounts. No offerings scheduled pending approval. 1 CH

Private Split Dollar Plans

The course addresses product knowledge of life insurance. The course is 1 hour of classroom instruction designed to provide general information on irrevocable life insurance trust split dollar plans, private split dollar advantages, taxation and program types. No offerings scheduled pending approval. 1 CH

Tax Efficient Distribution Planning - 2 hour

The course addresses product knowledge of annuities. The course is 2 hours of classroom instruction, including 1 hour of insurance continuing education, designed to provide general information on variable annuity accumulation and income phases, determinaing income payments and taxation. No offerings scheduled pending approval. 1 CH

Dearborn Financial Publishing, Inc.

The following course was previously summarized, reviewed and recommended for approval by the Advisory Council in a text-based correspondence format.

Variable Contracts: Case Study - CBT 4 CH

ClienTell, Inc.

A Personal Retirement Strategy Using Variable Universal Life Insurance

The course addresses product knowledge of life insurance. The course is 1 hour of classroom instruction designed to provide general information on life insurance death benefit, cash values, retirement planning, variable universal life and tax advantages. No offerings scheduled pending approval. 1 CH

A Select Employee Retirement Program Using Variable Universal Life

The course addresses product knowledge of life insurance. The course is 1 hour of classroom instruction designed to provide specific information on traditional retirement programs, executive bonus and qualified pension plans and benefits to plan participants. No offerings scheduled pending approval. 1 CH

Pictorial, Inc.

The second edition of these correspondence text-based courses were previously summarized, reviewed and recommended for approval by the Advisory Council.

Dwelling Coverage-3rd Edition 12 CH
Commercial Inland Marine Coverage-3rd Edition 9 CH

Independent Insurance Agents Association

Claims From the Dark Side

The course addresses product knowledge of property and casualty insurance. The course is 3 hours of classroom instruction designed to provide specific information on employers vicarious liability, watercraft coverage, builders risk, "other-than-collision", debris removal and off premises liability. The course is scheduled October 29, 2000. 3 CH

The Insurance Marketplace and Workplace: Fair Access and Equal Treatment For All

The course addresses management. The course is 3 hours of classroom instruction designed to provide general information on market conduct, discrimination within insurance product availability and distribution, redlining, discrimination within insurance agencies, risk management, ethnocentrism, and exposures. The course is scheduled October 30, 2000. 3 CH

Homeowners—How to Avoid Disaster

The course addresses product knowledge of property insurance. The course is 3 hours of classroom instruction designed to provide specific information on property coverage for non-related persons living together, vacation and secondary homes, home-based businesses, and are family members away from home still covered as part of the family. The course is scheduled October 31, 2000. 3 CH

Mitigating the risk of eBusiness through Internet Security Insurance

The course addresses product knowledge of casualty insurance. The course is 3 hours of classroom insurance designed to provide general information on protection from unauthorized access and use of technology, computer virus transmittal, protection of information assets, business interruption coverage to protect from losses arising from a computer hacker, and cyberextortion. The course is scheduled November 1, 2000. 3 CH

Assurex International

2000 Par Quality Management Seminar

The course addresses product knowledge of casualty insurance. The course is 3½ hours of classroom instruction designed to provide specific information on errors and omissions exposures arising from e-service, error and omission prevention and agency error and omission claims. The course was held September 18, 2000. 3.5 CH

M Financial Group

Advanced Life Insurance Planning

The course addresses product knowledge of life insurance. The course is 3½ hours of classroom instruction designed to provide general information on advanced executive benefits planning, split dollar roll-out strategies, advanced underwriting, estate planning, using life insurance in qualified plans, and charitable planning. The course is scheduled November 16, 2000. 3.5 CH

ClienTell, Inc.

Estate Planning-Insurance, Trusts and Beyond

The course addresses product knowledge of life insurance. The course is 4 hours of classroom instruction designed to provide specific information on estate planning tools, types of trusts, estate taxation of various assets, charitable giving and income inrespect of a decedent. No offerings scheduled pending approval. 4 CH

Professional Education Systems, Inc.

The Ultimate Estate, Retirement and Financial Planning Conference

The course addresses product knowledge of life insurance and annuities. The course is 12 hours of classroom instruction designed to provide in-depth information on planning strategies for life insurance, family limited partnerships, mid-sized estate planning, succession planning, charitable giving strategies, estate planning for retirement plans, and post mortem tax planning. The course is scheduled October 5, 2000. 12 CH

Lincoln Benefit Life

Impaired Risk Assessment and Management

The course addresses product knowledge of life insurance. The course is 1 hour of classroom instruction designed to provide specific information on life insurance underwriting principles, underwriting components, and underwriting single and multiple impairments. The course is scheduled October 6, 2000. 1 CH

ClienTell, Inc.

Charitable Gifting: A Solution for Effective Wealth Transfer

The course addresses product knowledge of life insurance. The course is 1 hour of classroom instruction designed to provide general information on charitable gifting status, need analysis, irrevocable life insurance trusts, and charitable remainder trusts. No offerings scheduled pending approval. 1 CH

Lorman Business Center

Return to Work Issues In Worker's Compensation

The course addresses product knowledge of health insurance. The course is 7 hours of classroom instruction designed to provide specific information on vocational rehabilitation, family medical leave and Americans with Disabilities Act, and injured workers in the workplace. The course is scheduled December 7 , 2000. 7 CH

National Association of Surety Bond Producers

The following course is part of the National Association of Surety Bond Producers NASBP certification program.

Advanced Commercial Surety Symposium 8 CH

The National Alliance for Insurance Education & Research

The following courses are part of the National Alliance CIC and CISR certification programs.

Insuring Personal Residential 8 CH
2000 James K. Ruble Advanced Coverage #3 - Revised 19 CH

SunAmerica Life

Annuity Uses

The course addresses product knowledge of annuities. The course is 1 hour of classroom instruction designed to provide general information on minor beneficiaries, bonus annuities, and IRS sections 72(t) and 72(q). No offerings scheduled pending approval.

1 CH

Annuity Structuring

The course addresses product knowledge of annuities. The course is 1 hour of classroom instruction designed to provide general information on annuity structuring, types of trusts and ownership, and contract structure samples. No offerings scheduled pending approval.

CH

Annuity Exchanges

The course addresses product knowledge of annuities. The course is 1 hour of classroom instruction designed to provide general information on 1035 exchanges, and multiple transfers and New York State Regulation 60. No offerings scheduled pending approval.

1 CH

Northwestern Mutual Life Insurance Company

Northwestern Mutual Firm Element Training 2000

The course addresses product knowledge of life insurance and annuities. The course is 10 hours of self-study correspondence text, including 4 hours of insurance continuing education, designed to provide specific information on variable contracts, types of contracts, separate account funding, variable universal life, variable annuities and variable policy basics and a mutual fund overview. This is an on-going offering. 4 CH

Golden American Life Insurance Company

Variable Annuity Discussion

The course addresses product knowledge of annuities. The course is 1 hour of classroom instruction designed to provide basic information on variable annuities, advantages versus disadvantages, features of variable annuity qualified accounts, and Price Waterhouse analysis. No offerings scheduled pending approval. 1 CH

"A" is for Annuities

The course addresses product knowledge of annuities. The course is 2 hours of classroom instruction designed to provide general information on variable annuities, deferred variable annuities, benefits and advantages, taxation and liquidity. No offerings scheduled pending approval. 2 CH

Retirement Planning with Annuities

The course addresses product knowledge of annuities. The course is 1 hour of classroom instruction designed to provide specific information on retirement planning, withdrawal exceptions, and the feasibility of using variable annuities as a retirement funding vehicle for qualified plans. No offerings scheduled pending approval. 1 CH

Great American Insurance Company-Crop Insurance Division

Basic Fruit School

The course addresses product knowledge of property insurance. The course is 4½ hours of classroom instruction designed to provide specific information on federal updates to the fruit crop insurance program for 2000, apple, pear, grape and cherry crop projections, underwriting strategies and program changes. The course is scheduled October 3, 2000. 4.5 CH

Bureau of Business & Economic Research

2001 Economic Outlook Seminar

The course addresses marketing and management. The course is 5 hours of classroom instruction, including 2 hours of insurance continuing education, designed to provide general information on the marketing and business environment in Montana. The course is scheduled January 23, 2001. 2 CH

Aircraft Builders Council, Inc.

2000 ABC Conference

The course addresses product knowledge of property and casualty insurance. The course is 5 hours of classroom instruction designed to provide specific information on automatic dependent surveillance-broadcast and aviation safety, ground-based cockpit weather, developments in aviation law, aircraft maintenance, aging aircraft wiring and Lloyd's market update. The course is scheduled September 25, 2000. 5 CH

Reliastar Life

Legacy Max

The course addresses product knowledge of annuities. The course is 1 hour of classroom instruction, including ½ hour of insurance continuing education, designed to provide general information on annuities and IRAs, taxation of annuities, and getting annuities and IRAs out of an estate. The course is scheduled October 19, 2000. .5 CH

Penn Mutual Life Insurance

Business Continuation with Buy-Sell Agreements

The course addresses product knowledge of life insurance. The course is 2 hours of classroom instruction designed to provide specific information on business succession planning, buy-sell agreements, life and disability buy-out insurance, split doll and reverse split dollar plans and cross purchase agreements. No offerings scheduled pending approval. 2 CH

American Express Financial Advisors

Understanding Our Competition

The course addresses marketing. The course is 2 hours of classroom instruction, including ½ hour of insurance continuing education, designed to provide specific information on IDS Life market share, premium volume and product sales, assessing product competitiveness, core competencies, and illustration strategies. No offerings scheduled pending approval. .5 CH

Principal Life – Individual

Charitable Giving

The course addresses product knowledge of annuities. The course is 2 hours of classroom instruction designed to provide specific information on charitable gifts, charitable remainder trusts, charitable remainder annuity trusts, charitable remainder uni-trusts, net income charitable remainder uni-trusts, charitable lead trusts, charitable lead uni-trusts and gifts of stock options. The course is scheduled September 23, 2000.

2 CH

Professional Liability Underwriting Society (PLUS)

The following courses are part of the Professional Liability Underwriting Society Professional Liability Underwriter certification program.

2000 International Conference – Session I 3 CH
2000 International Conference – Session II 3 CH
2000 International Conference – Session III 3 CH

Security Benefit Group of Companies

Asset Allocation

The course addresses marketing. The course is 2 hours of classroom instruction designed to provide general information on asset allocation, knowing and evaluating client need and the asset allocation process. No offerings scheduled pending approval. 2 CH

Mountain West Farm Bureau

2000 Montana Professional Staff Development

The course addresses product knowledge of property insurance. The course is 10 hours of classroom instruction, including 6 hours of insurance continuing education, designed to provide specific information on the Mountain West Farm Bureau computer system Host on Demand, commercial businessowner's policy an Homeowner's policy changes. The course is scheduled September 26, 2000. 6 CH

State Farm Insurance Companies

The following course was previously summarized, reviewed and recommended form approval by the Advisory Council. Approval for the course lapsed in 1999.

Fair Access To Property Insurance 4.5 CH

The American College

2000 Penn Mutual Premier School

The course addresses product knowledge of life insurance. The course is 10 hours of classroom instruction designed to provide in-depth information on multi-employer benefit plans, buy-sell plans, business form split dollar agreements, SERPs, and estate planning. The course is scheduled November 3, 2000. 10 CH

Transamerica Capital

Charitable Remainder Trusts: Powerful Planning Tools

The course addresses product knowledge of life insurance and annuities. The course is 1 hour of classroom instruction designed to provide basic information on using life insurance in charitable remainder trusts, income and estate tax consequences, types of charitable remainder trusts and using annuities. No offerings scheduled pending approval. 1 CH

Long Term Care

The course addresses product knowledge of health insurance. The course is 2 hours of classroom instruction designed to provide basic information on long term care insurance, features and benefits of long term care coverage and rules and regulations. No offerings scheduled pending approval. 2 CH

John Hancock Life Insurance Company

Variable Life Insurance

The course addresses product knowledge of life insurance. The course is 2 hours of classroom instruction designed to provide general information on variable life insurance, separate account funding, variable contract regulation, suitability, and how the contract works. No offerings scheduled pending approval. 2 CH

Variable Universal Life: Regulation, Taxation, & Due Diligence

The course addresses product knowledge of life insurance. The course is 2 hours of classroom instruction designed to provide general information on variable life insurance, taxation, variable universal life regulation, suitability, and how the contract works. No offerings scheduled pending approval. 2 CH

Variable Products

The course addresses product knowledge of life insurance. The course is 2 hours of classroom instruction designed to provide general information on variable life insurance, variable contract regulation, suitability, and how the life insurance contract works, universal life insurance and taxation issues. No offerings scheduled pending approval. 2 CH

INSURANCE CONTINUING EDUCATION ADVISORY COUNCIL

AGENDA

August 29, 2000

Old Shodair Hospital Building - **Telephone Conference**

Call to order	10:00
Presentation of course renewals and summaries	10:05
Public Comment	10:15
Discussion of course renewals and summaries	10:30
Council direction to staff	10:35
Administrative Details	10:55

License revocations

Next Meeting

September 21, 2000 - 10:00 a.m., Advisory Council Meeting, telephone conference

October 19, 2000 - 10:00 a.m., Advisory Council Meeting, telephone conference

November 16, 2000 - 10:00 a.m., Advisory Council Meeting, telephone conference

Adjourn 11:00

August 27, 2000

Insurance Continuing Education Advisory Council

Conference Call Minutes

August 29, 2000

The following are summary minutes of the Insurance Continuing Education Advisory Council.

The teleconference meeting of the Insurance Continuing Education Advisory Council was called to order in the conference room, State Auditor's Office, 840 Helena Avenue, at 10:00 a.m.

Members Present - via phone

Angela Caruso, Insurance Department Non-Voting Member
Julie McDade, Public Member
John Bebee, Unaffiliated Insurance Agent Member
Robin Boon, Independent Insurance Agents of Montana Member

Staff Present

Mary Arnold, Continuing Education Program
Leah Dees, Continuing Education Program
Cheryl Donovan, Recording Secretary

No members of the public were present

Presentation of Course Renewals and Summaries

There was one change to a course's credit hours on page 3, "Cornerstone of Great Business-Ethics and Professionalism". Mary Arnold explained that she had listed 2 credit hours, and the hours should have been 1.5.

Public Comment

None

Discussion of Course Renewals Summaries

Julie Mc Dade moved to accept course review summaries as presented and recommended course approval to the commissioner. John Bebee seconded the motion, the motion carried unanimously.

Council Direction to Staff

None.

Administrative Details

Mary Arnold gave a short report on the status of the revocation process on non-resident licenses.

Next meetings are: September 20, 2000, 10:00 a.m.
October 18, 2000, 10:00 a.m.
November 15, 2000, 10:00 a.m.

Julie McDade made a motion to adjourn. Robin Boon seconded the motion, the motion carried unanimously.

COURSE REVIEW SUMMARIES

The following courses have been reviewed by the continuing education program staff and are presented for Advisory Council action.

The sponsoring organizations have indicated appropriate attendance verification, instructor certification, student record maintenance, fee policies and examination administration.

Included at the end of most summaries is notation of a suggested credit hour assignment based on the materials submitted by the sponsoring organization for review. After review and recommendation by the advisory council, final determination of course approval and credit hour assignment shall be made by the commissioner.

Commonwealth Land Title Insurance Company

Entities and Execution of Instruments

The course addresses product knowledge of title insurance. The course is 2 hours of classroom instruction designed to provide specific information on grantor identification and subscription acknowledgment and entity holding a title and the effect on title status. The course was held August 5, 2000. 2 CH

American Skandia

Integrating Variable Life Insurance into your Business

The course addresses product knowledge of life insurance. The course is 1 hour of classroom instruction designed to provide general information on death benefit and cash oriented life insurance, market trends, asset transfer and buy/sell agreements for business planning. No offerings scheduled pending approval. 1 CH

SAFECO Education Center

The following courses were previously summarized, reviewed and recommended for approval by the Advisory Council. Approval for the courses has lapsed.

Personal Auto Exposures 6 CH
Homeowners Exposures 6 CH

WebCE.com, LLC

Life Insurance Policies

The course addresses product knowledge of life insurance. The course is 6 hours of self-study correspondence text designed to provide basic information on life insurance policies, parts and uses of life insurance policies, determining life insurance needs, whole, term, permanent and single premium life insurance. This is an on-going offering. 6 CH

Life Insurance Concepts

The course addresses product knowledge of life insurance. The course is 5 hours of self-study correspondence text designed to provide general information on life insurance policy features, benefits and provisions. This is an on-going offering. 5 CH

Introduction to Life Insurance

The course addresses product knowledge of life insurance. The course is 5 hours of self-study correspondence text designed to provide basic information on life insurance policy comparison, life insurance in financial planning, client needs assessment, and policy funding levels. This is an on-going offering. 5 CH

Long Term Care

The course addresses product knowledge of health insurance. The course is 6 hours of self -study correspondence text designed to provide general information on Medicare, Medicaid, Medigap policies, the history, features and benefits of long term care policies, and the providers and provisions of long term care. This is an on-going offering. 6 CH

American Express Financial Advisors

Assured Assets 1

The course addresses product knowledge of annuities and marketing. The course is 1½ hours of classroom instruction, including ½ hour of insurance continuing education, designed to provide general information on client needs, fixed and variable annuities, types of annuity payout options, retirement incomes and American Express products. No offerings scheduled pending approval. .5 CH

Variable Assets 3

The course addresses product knowledge of annuities. The course is 1½ hours of classroom instruction, including 1 hour of insurance continuing education, designed to provide general information on retirement incomes, annuity taxation, variable annuity benefits and American Express sales action steps. No offerings scheduled pending approval. 1 CH

Variable Assets 4

The course addresses product knowledge of annuities. The course is 1½ hours of classroom instruction designed to provide general information on variable annuitization for retirement, the process of annuitization, reference materials, types of annuity ownership, and advantage and disadvantages of various ownership types. No offerings scheduled pending approval. 1.5 CH

ReliaStar Life

Advanced Legacy Max-Enhancing Value and Maintaining Flexibility in IRA and Annuity Distribution

The course addresses product knowledge of annuities and life insurance. The course is 1 hour of classroom instruction designed to provide general information on taxation of IRAs and non-qualified annuities, use of life insurance to reduce taxation, private split dollar and excess funded cash value insurance. The course was held August 10, 2000. 1 CH

Market Conduct in the New Millennium

The course addresses ethics. The course is 1 hour of classroom instruction designed to provide general information on market conduct issues, customer-focused sales and service and fraud prevention. The course was held August 10, 2000. 1 CH

Cornerstone of Great Business-Ethics and Professionalism

The course addresses ethics. The course is 1½ hours of classroom instruction designed to provide specific information on professionalism & ethics, market conduct, insurance marketplace standards and principles. The course was held August 10, 2000. ~~2 CH~~ 1.5

Basics of Variable Universal Life Insurance

The course addresses product knowledge of life insurance. The course is 1 hour of classroom instruction designed to provide general information on benefits of variable universal life, universal life versus variable universal life, buy-term-and-invest-the-difference and how to compare with variable universal life. The course was held August 10, 2000. 1 CH

Illustrating Executive Benefits

The course addresses product knowledge and marketing of life insurance. The course is 1 hour of classroom instruction designed to provide general information on key employee benefits, executive bonus plan, and life insurance product illustrations. The course was held August 10, 2000. 1 CH

Personal Trusts

The course addresses product knowledge of life insurance and annuities. The course is 1 hour of classroom instruction designed to provide general information on revocable, and charitable trusts, credit shelter and Crummey plans and irrevocable life insurance trusts. No offerings scheduled pending approval. 1 CH

Life Insurance Funding

The course addresses product knowledge of life insurance. The course is 1 hour of classroom instruction designed to provide basic information on life insurance funding techniques. The course was held August 12, 2000. 1 CH

Immediate Annuities

The course addresses product knowledge of annuities and life insurance. The course is 1 hour of classroom instruction designed to provide general information on using life insurance for wealth transfer and using immediate annuities to fund the life insurance. The course was held August 11, 2000. 1 CH

Asset Allocation In a Volatile Market

The course addresses product knowledge of life insurance and annuities. The course is 1 hour of classroom instruction designed to provide specific information on asset allocation modeling, asset allocation theory and modeling investor risk tolerance. The course was held August 10, 2000. 1 CH

Executive Fringe Benefit Plans

The course addresses product knowledge of life insurance. The course is 1 hour of classroom instruction designed to provide general information on split-dollar plans, group term, carve-out, and executive split-dollar retirement plans. The course was held August 10, 2000. 1 CH

Planning The Irrevocable Insurance Trust-An Essential Estate g Tool

The course addresses product knowledge of life insurance. The course is 1 hour of classroom instruction designed to provide specific information on irrevocable life insurance trusts, tax provisions affecting irrevocable trusts, Crummey provisions, and dynasty planning. The course was held August 10, 2000. 1 CH

Five Levels of Estate Planning

The course addresses product knowledge of life insurance. The course is 2 hours of classroom instruction designed to provide specific information on planning techniques, split dollar plans, irrevocable life insurance trusts, generation skipping transfer taxes, GRITs, GRATs and QPRTs. The course was held August 10, 2000. 2 CH

Keeping the Family Business in the Family

The course addresses product knowledge of annuities. The course is 2 hours of classroom instruction designed to provide general information on estate plan development using grantor retained annuity trusts, family limited partnerships, qualified personal residence trusts, charitable remainder trusts and irrevocable life insurance trusts. The course was held August 11, 2000. 2 CH

Life USA Marketing Inc.

The Truth About Equity Index Annuities

The course addresses product knowledge of annuities. The course is 2 hours of classroom instruction designed to provide specific information on annuity contract types, parties to an annuity contract, distribution options, immediate, deferred, split and bonus annuities, and annuity exclusion ratios. No offerings scheduled pending approval. 2 CH

Northstar Insurance Service

1999 Legislative Changes to Montana Insurance Statutes

The course addresses Montana insurance statutes. The course is 1 hour of classroom instruction designed to provide general information on 1999 legislative changes to Montana insurance statutes. The course is scheduled November 11, 2000. 1 CH

ClienTell, Inc.

Single Premium VUL & Estate Planning Techniques

The course addresses product knowledge of life insurance. The course is 2 hours of classroom instruction designed to provide general information on annuity features, single premium variable universal life insurance, annuities versus single premium universal life, death benefits, and estate planning. No offerings scheduled pending approval. 2 CH

Manulife Wood Logan

Leveraging the 401(K) Market

The course addresses product knowledge of annuities and life insurance. The course is 1 hour of classroom instruction designed to provide specific information on retirement plan designed using group annuity and life insurance programs to reduce plan administration and increase plan affordability. No offerings scheduled pending approval.

1 CH

Repositioning Asset Strategies

The course addresses product knowledge of life insurance and annuities. The course is 1 hour of classroom instruction, including ½ hour of insurance continuing education, designed to provide specific information on bond market volatility, future income needs, insurance policy review, tax minimization, and long term mutual fund investments. No offerings scheduled pending approval. .5 CH

Mid-State School of Insurance

Would you? Could you?

The course addresses ethics. The course is 2 hours of classroom instruction designed to provide specific information on ethical decisionmaking, values, principles and ethics, personal versus legal ethics, and the Kew Gardens Principle for ethical decisionmaking. No offerings scheduled pending approval. 2 CH

Michael W. McGowan

Trust I, Cannon Financial Institute/Pepperdine University

The course addresses product knowledge of life insurance. The course is 38 hours of classroom instruction, including 20 hours of insurance continuing education designed to provide specific information on estate planning, fiduciary responsibilities, taxation, the legal process and uses of life insurance. The course was held May 20, 2000.

20 CH

Dearborn Financial Publishing, Inc.

Financial Strategies to Achieve Client Objectives

The course addresses product knowledge of life insurance. The course is 4 hours of classroom instruction designed to provide specific information on understanding client needs, wealth accumulation, generating income, and ethical behavior. No offerings scheduled pending approval. 4 CH

United Insurance Educators, Inc.

The following computer-based course offerings were previously submitted as text-based courses, summarized, reviewed and recommended for approval by the Advisory Council.

The Client & Divorce	15 CH
Risk & Return	5 CH
Seeking Security	15 CH
Family Insurance Needs	10 CH
Insuring a Nation	10 CH
Retirement Planning	10 CH
Financial Stuff	15 CH
Preparing for Retirement	12 CH
The Living Estate	10 CH
Financial Planning for Women	10 CH
Understanding Medigap Policies	12 CH
Medicare & the Retiree	12 CH
Ethics	10 CH
Variable Annuities	10 CH
Annuities – an Investment Tool	7 CH
Business Ethics	5 CH
Surviving Ethically	11 CH
Developing Group Insurance	10 CH
Money Growth	7 CH
The New Long – Term Care Policies	10 CH
Umbrella Insurance	5 CH
E & O Insurance	8 CH
Home & Auto	10 CH
P & C Principles	8 CH
College Planning	4 CH
Ethical By Choice	7 CH
Who Needs Ethics?	5 CH
Disability Insurance	10 CH
Life Insurances	13 CH
Liability Insurance	10 CH
Estate Settlement	10 CH
Insurance Principles	5 CH

The following courses on this summary are submitted as renewal of courses reviewed or renewed and approved during 1998. Sponsoring organizations have certified that these courses will continue to be offered as originally submitted.

John Hancock Life Insurance Company

Pension maximization	4 CH

Fidelity Investments, Institutional Services Co. Inc.

Understanding Annuities	10.5 CH
Variable Annuities	1 CH

Pictorial

Commercial Property Coverage	13 CH
Insurance Packages for Small Businesses	10 CH

Great American Insurance Company-Crop Insurance Division

2001 Fall MPCI Update

The course addresses product knowledge of property and casualty insurance. The course is 3 hours of classroom instruction designed to provide general information on revisions to the multi-peril crop insurance program, procedural changes, actual production history use, and expansion of existing crop programs. The course was held August 21, 2000. 3 CH

SAFECO Life Insurance Company

Retirement Plans

The course addresses product knowledge of life insurance. The course is 2 hours of classroom instruction designed to provide general information on defined benefit plans, profit sharing plans and 401(k) plans. No offerings scheduled pending approval. 2 CH

Great American Insurance Company

Revenue Product Training

The course addresses product knowledge of property insurance. The course is 4 hours of classroom instruction, including 2½ hours of insurance continuing education, designed to provide general information on crop revenue coverage, the income protection program, and indexed income protection. The course was held August 21, 2000. 2.5 CH

Fireman's Fund AgriBusiness

2001 Fall Crop Insurance Update

The course addresses product knowledge of property and casualty insurance. The course is 7½ hours of classroom instruction, including 5 hours of insurance continuing education, designed to provide specific information on forage seed production, calculation of coverage and loss, rating of policies and pilot crop insurance programs. The course was held August 29, 2000. 5 CH

INSURANCE CONTINUING EDUCATION ADVISORY COUNCIL

AGENDA

July 27, 2000

Old Shodair Hospital Building - **Telephone Conference**

Call to order	10:00
Presentation of course renewals and summaries	10:05
Public Comment	10:15
Discussion of course renewals and summaries	10:30
Council direction to staff	10:35
Administrative Details	10:55

License revocations

Next Meeting

August 29, 2000 - 10:00 a.m., Advisory Council Meeting, telephone conference

September 21, 2000 - 10:00 a.m., Advisory Council Meeting, telephone conference

Adjourn 11:00

July 24, 2000

Insurance Continuing Education Advisory Council

Conference Call Minutes

July 27, 2000

The following are summary minutes of the Insurance Continuing Education Advisory Council.

The teleconference meeting of the Insurance Continuing Education Advisory Council was called to order in the conference room, State Auditor's Office, 840 Helena Avenue, 10:00 a.m.

Members Present - via phone

Angela Caruso, Insurance Department Non-Voting Member
Julie McDade, Public Member
John Bebee, Unaffiliated Insurance Agent Member
Robin Boon, Independent Insurance Agents of Montana Member
Tony Leenknecht, Montana Association of Life Underwriters Member

Staff Present

Mary Arnold, Continuing Education Program
Cheryl Donovan, Recording Secretary
Leah Dees, Continuing Education Program

No members of the public were present

Presentation of Course Renewals and Summaries

Mary Arnold presented the course renewals and summaries.

Public Comment

None.

Discussion of Course Renewals Summaries

John Bebee moved to accept course review summaries as presented and recommended course approval to the Commissioner. Robin Boon seconded the motion, the motion carried unanimously.

Council Direction to Staff

There are rumors that if Mr. John Morrison gets elected State Auditor, he might eliminate the Continuing Education Council. Mary Arnold will talk to Mr. Morrison about this rumor.

Administrative Details

Mary Arnold reported that there were 3,000+ revocation letters returned due to bad addresses. These returned notices for the agents are being revoked now. Staff will start working on the revocation notices that the Licensing department has not received any response from, when the first 3,000 revocations are completed.

The next meetings are: August 29, 2000 at 10:00 a.m.
September 20, 2000 at 10:00 a.m.

Robin Boon made a motion to adjourn. Julie McDade seconded the motion. The motion carried unanimously.

INSURANCE CONTINUING EDUCATION ADVISORY COUNCIL

AGENDA

June 22, 2000

Old Shodair Hospital Building - **Telephone Conference**

Call to order	10:00
Presentation of course renewals and summaries	10:05
Public Comment	10:15
Discussion of course renewals and summaries	10:30
Council direction to staff	10:35
Administrative Details	10:55

New Physical Address: State Auditor's Office, 840 Helena Avenue, Helena 59601

Next Meeting

Bad Date for Bill

July 27, 2000 - 10:00 a.m., Advisory Council Meeting, telephone conference

Bad Date For Robin

August 24, 2000 - 10:00 a.m., Advisory Council Meeting, telephone conference

~~Bill~~ gone
John

18-28 no good
8-29 do this date tentative

Adjourn 11:00

June 19, 2000

Insurance Continuing Education Advisory Council

Conference Call Minutes

June 22, 2000

The following are summary minutes of the Insurance Continuing Education Advisory Council.

The teleconference meeting of the Insurance Continuing Education Advisory Council was called to order in the conference room, State Auditor's Office, 840 Helena Avenue, 10:00 a.m.

Members Present - via phone

Angela Caruso, Insurance Department Non-Voting Member
Julie McDade, Public Member
Billy Bolt, Professional Insurance Agents of Montana Member
John Bebee, Unaffiliated Insurance Agent Member
Robin Boon, Independent Insurance Agents of Montana Member
Tony Leenknecht, Montana Association of Life Underwriters Member

Staff Present

Mary Arnold, Continuing Education Program
Cheryl Donovan, Recording Secretary
Leah Dees, Continuing Education Program

No members of the public were present

Presentation of Course Renewals and Summaries

Mary Arnold presented the course renewals and summaries.

Public Comment

None

Discussion of Course Renewals Summaries

Julie McDade moved to accept course review summaries as presented and recommended course approval to the Commissioner. John Bebee seconded the motion, the motion carried unanimously.

Council Direction to Staff

None.

Administrative Details

Mary Arnold informed the committee that the Insurance Department mailed, dated May 17, 2000, over 7,000 letters of revocation to non-resident insurance agents for continuing education non-compliance. The Department will begin mailing revocation letters for continuing education non-compliance to resident agents probably starting in the middle of July.

The next meetings are: July 27, 2000 at 10:00 a.m.
Tentative, August 29, at 10:00 a.m.

John Bebee made a motion to adjourn. Julie McDade seconded the motion, the motion carried unanimously.

INSURANCE CONTINUING EDUCATION ADVISORY COUNCIL

AGENDA

May 10, 2000

Old Shodair Hospital Building - **Telephone Conference**

Call to order	10:00
Presentation of course renewals and summaries	10:05
Public Comment	10:15
Discussion of course renewals and summaries	10:30
Council direction to staff	10:35
Administrative Details	10:55

New Physical Address: State Auditor's Office, 840 Helena Avenue, Helena 59601

Next Meeting

June 22, 2000 - 10:00 a.m., Advisory Council Meeting, telephone conference

Adjourn	11:00

May 4, 2000

Insurance Continuing Education Advisory Council

Conference Call Minutes

May 10, 2000

The following are summary minutes of the Insurance Continuing Education Advisory Council.

The teleconference meeting of the Insurance Continuing Education Advisory Council was called to order in the conference room, State Auditor's Office, 840 Helena Avenue, 10:00 a.m.

Members Present - via phone

Mark Nelson, Insurance Department Non-Voting Member
Julie McDade, Public Member
Billy Bolt, Professional Insurance Agents of Montana Member
John Bebee, Unaffiliated Insurance Agent Member
Robin Boon, Independent Insurance Agents of Montana Member
Tony Leenknecht, Montana Association of Life Underwriters Member

Staff Present

Mary Arnold, Continuing Education Program
Cheryl Donovan, Recording Secretary

No members of the public were present

Presentation of Course Renewals and Summaries

Mary Arnold presented the course renewals and summaries.

Public Comment

None

Discussion of Course Renewals Summaries

John Bebee moved to accept course review summaries as presented and recommended course approval to the Commissioner. Billy Bolt seconded the motion, the motion carried unanimously.

Council Direction to Staff

None.

Administrative Details

Next meeting is: June 22, 2000 at 10:00 a.m.

John Bebee made a motion to adjourn. Julie McDade seconded the motion, the motion carried unanimously.

INSURANCE CONTINUING EDUCATION ADVISORY COUNCIL

AGENDA

March 29, 2000

State Auditor's Office, Shodair Building, 840 Helena Avenue

Call to order	1:30
Requests for reconsideration	1:35
Johnson Mapping Software and Seminars, *Computer Plotting of Legal Descriptions for the Layman* increase to 8 - Reid'n made motion Toni seconded motion approved	
Presentation of course renewals and summaries	1:50
Public Comment	2:05
Discussion of course renewals and summaries	2:25
Council direction to staff	2:45
Administrative Details	3:30
Next Meeting	
May 10, 2000 - 10:00 a.m., Advisory Council Meeting, telephone conference	
Adjourn	3:30
Tour of new facility and snacks with Peter Funk, Deputy Commissioner of Insurance	3:40 - ?

March 23, 2000

Insurance Continuing Education Advisory Council

Minutes

March 29, 2000

The following are summary minutes of the Insurance Continuing Education Advisory Council.

The meeting of the Insurance Continuing Education Advisory Council was called to order in the conference room, State Auditor's Office, 840 Helena Avenue, at 1:30 p.m.

Members Present

Mark Nelson, Insurance Department Non-Voting Member
Julie McDade, Public Member
Billy Bolt, Professional Insurance Agents of Montana Member
John Bebee, Unaffiliated Insurance Agent Member
Robin Boon, Independent Insurance Agents of Montana Member
Tony Leenknecht, Montana Association of Life Underwriters Member

Staff Present

Mary Arnold, Continuing Education Program
Cheryl Donovan, Recording Secretary

No members of the public were present

Requests for reconsideration

Johnson Mapping Software and Seminars, *Computer Plotting of Legal Descriptions for the Layman* asked to be approved for 8 credit hours versus the 2 credit hours previously approved. Following discussion, Robin Boon moved and Tony Leenknecht seconded a motion to approve the increase in credit hours to 8. The motion carried unanimously.

Presentation of Course Renewals and Summaries

Arnold presented the course renewals and summaries

Public Comment

None

Discussion of Course Renewals Summaries

Billy Bolt moved to accept course review summaries as presented and recommended course approval to the Commissioner. Julie McDade seconded the motion, the motion carried unanimously.

Council Direction to Staff

None

Administrative Details

Mark Nelson will be unable to attend, so Peter Funk will chair the May 10, 2000 meeting.

Next meeting is: State Auditor's Office, 840 Helena Avenue, Helena, MT 59601
On May 10, 2000, at 10:00 AM

Robin Boon Made a motion to adjourn. John Bebee seconded the motion, the motion carried unanimously.

Insurance Continuing Education Advisory Council

Conference Call Minutes

February 23, 2000

The following are summary minutes of the Insurance Continuing Education Advisory Council.

The teleconference meeting of the Insurance Continuing Education Advisory Council was called to order in the conference room, State Auditor's Office, 840 Helena Avenue, at 10:30 a.m.

Members Present - via phone

Mark Nelson, Insurance Department Non-Voting Member
Julie McDade, Public Member
Billy Bolt, Professional Insurance Agents of Montana Member
John Bebee, Unaffiliated Insurance Agent Member

Staff Present

Mary Arnold, Continuing Education Program
Cheryl Donovan, Recording Secretary

No members of the public were present

Presentation of Course Renewals and Summaries

Mary Arnold presented the course renewals and summaries.

Public Comment

None.

Discussion of Course Renewals Summaries

John Bebee moved to accept course review summaries as presented and recommend course approval to the Commissioner. Julie McDade seconded the motion, the motion carried unanimously.

Council Direction to Staff

None.

Administrative Details

Next meetings are: State Auditor's Office, 840 Helena Avenue, Helena, MT 59601
On March 29, 2000, 1:30 p.m.

Julie McDade made a motion to adjourn. John Bebee seconded the motion, the motion carried unanimously.

INSURANCE CONTINUING EDUCATION ADVISORY COUNCIL

AGENDA

January 12, 2000

Sam Mitchell Building-Room 270 - **Telephone Conference**

Call to order	10:30
Presentation of course renewals and summaries	10:35
Public Comment	10:45
Discussion of course renewals and summaries	11:00
Council direction to staff	11:05
Administrative Details	11:05

New Physical Address: State Auditor's Office, 840 Helena Avenue, Helena 59601

Next Meeting

February 23, 2000 - 10:30 a.m., Advisory Council Meeting, telephone conference

March 29, 2000 - 1:30 pm, Advisory Council Meeting, physical meeting, Helena location pending

Adjourn 11:30

January 5, 2000

Insurance Continuing Education Advisory Council

Conference Call Minutes

January 12, 2000

The following are summary minutes of the Insurance Continuing Education Advisory Council.

The teleconference meeting of the Insurance Continuing Education Advisory Council was called to order in the conference room, State Auditor's Office, Sam Mitchell Building, at 10:30a.m.

Members Present - via phone

Mark Nelson, Insurance Department Non-Voting Member
Julie McDade, Public Member
Billy Bolt, Professional Insurance Agents of Montana Member
John Bebee, Unaffiliated Insurance Agent Member
Tony Leenknecht, Montana Association of Life Underwriters Member

Staff Present

Mary Arnold, Continuing Education Program
Pam Forsman, Recording Secretary

No members of the public were present

Presentation of Course Renewals and Summaries

Mary Arnold presented the course renewals and summaries.

Public Comment

None.

Discussion of Course Renewals Summaries

John Bebee moved to accept course review summaries as presented and recommended course approval to the Commissioner. Billy Bolt seconded the motion, the motion carried unanimously.

Council Direction to Staff

None

Administrative Details

New Physical address: State Auditor's Office, 840 Helena Ave., Helena, MT 59601.

Next meetings are: February 23, 2000 – 10:00 a.m., Advisory Council Meeting, telephone conference.
March 29, 2000 – 1:30p.m., Advisory Council Meeting, physical meeting, Helena location pending.

Julie McDade made a motion to adjourn. John Bebee seconded the motion, the motion carried unanimously.

COURSE REVIEW SUMMARIES

The following courses have been reviewed by the continuing education program staff and are presented for Advisory Council action.

The sponsoring organizations have indicated appropriate attendance verification, instructor certification, student record maintenance, fee policies and examination administration.

Included at the end of most summaries is notation of a suggested credit hour assignment based on the materials submitted by the sponsoring organization for review. After review and recommendation by the advisory council, final determination of course approval and credit hour assignment shall be made by the commissioner.

BISYS Education Services

The following courses are renewals of courses previously submitted by Knowledge Pointe, Merritt Publishing or Examco. These providers have all been aquired by Bisys Education Services which is combining the offerings of the three providers to one sponsoring organization. These correspondence courses were previously reviewed and recommended for approval by the Advisory Council.

Ethics for Insurance Professionals	4 CH
Annuities	3 CH
Retirement Planning	1 CH
Living Trusts	3 CH
Long Term Care	3 CH
Tax Sheltered Annuities	7 CH
Medical Savings Accounts	5 CH
Personal Automobile Insurance	10 CH
Estate Planning	10 CH
Life Policy Comparisons & Underwriting	10 CH
Commercial Auto Coverage	10 CH
Commercial Property Coverage	10 CH
General Liability Coverage	10 CH
Workers Compensation	10 CH
Commercial Inland Marine	10 CH

BISYS Education Services (continued)

Annuities (Merritt)	10 CH
Disability Income Insurance	10 CH
Long Term Care (Merritt)	10 CH
Medicare Supplement Insurance	10 CH
Variable Contracts	10 CH
Group Insurance & Hospitalization	10 CH
Ethics (Merritt)	12 CH
Understanding Living Trusts	10 CH
Business Insurance	10 CH
Pension & Profit Sharing	10 CH
Social Security and Medicare	5 CH
Advanced Personal Lines	10 CH
Individual Health Insurance	10 CH
Employee Benefit Planning	10 CH
Market Conduct Handbook	5 CH
Dwelling and Homeowners Insurance	15 CH
Commercial Crime Coverage (Merritt)	10 CH
Time Element Coverages	10 CH
General Liability Insurance	10 CH
Retirement Plans - CBT	.5 CH
Variable Life Insurance - CBT	3 CH
Variable Annuities - CBT	2 CH

COURSE REVIEW SUMMARIES

The following courses have been reviewed by the continuing education program staff and are presented for Advisory Council action.

The sponsoring organizations have indicated appropriate attendance verification, instructor certification, student record maintenance, fee policies and examination administration.

Included at the end of most summaries is notation of a suggested credit hour assignment based on the materials submitted by the sponsoring organization for review. After review and recommendation by the advisory council, final determination of course approval and credit hour assignment shall be made by the commissioner.

All courses on this summary are submitted as renewal of courses reviewed or renewed and approved during 1998. Sponsoring organizations have certified that these courses will continue to be offered as originally submitted.

Pictorial

What Every Insurance Person Should Know About Insurance Fraud	1 CH
Claim Evaluation & Settlement	5 CH
Advanced Planning for Senior Needs, 2nd edition	12 CH
Financial Products Training Course, 5th edition	8 CH

The American College

HS 320 Fundamentals of Financial Planning	15 CH
HS 321 Income Taxation	15 CH
HS 322 The Financial System in the Economy	15 CH
HS 325 Group Benefits	15 CH
HS 326 Planning for Retirement Needs	15 CH
HS 328 Investments	15 CH
HS 329 Wealth Accumulation	15 CH
HS 330 Fundamentals of Estate Planning	15 CH

American College (continued)

HS 331 Planning for Business Owners and Professionals	15 CH
HS 332 Financial Planning Applications	15 CH
HS 334 Estate Planning Applications	15 CH
GS 803 Financial Statement Analysis	15 CH
GS 805 Managing the Financial Services Enterprise	7 CH
GS 810 Financial Institutions	7 CH
GS 811 Security Analysis and Portfolio Management	15 CH
GS 812 Business Valuation	15 CH
GS 814 Advanced Pension and Retirement Planning I	15 CH
GS 815 Advanced Estate Planning I	15 CH
GS 816 Advanced Estate Planning II	15 CH
GS 817 Personal Tax Planning	15 CH
GS 821 Professionals and Organizational Behavior	2 CH
GS 822 Human Resource Management	2 CH
GS 823 Marketing Management	7 CH
GS 824 Decision Making in Financial Services	2 CH
GS 825 Strategic Management Planning Applications	7 CH
GS 831 Ethics and Human Values	12 CH
GS 841 Professional Self-management	2 CH
GS 842 Executive Compensation	15 CH
GS 843 Advanced Pension Planning and Retirement Planning II	15 CH
CE 111 Wealth Accumulation Planning and the Role of Insurance	5 CH
CE 112 Social Security	3 CH
CE 113 Introduction to Estate and Gift Tax Planning	4 CH
CE 114 Introduction to Retirement Planning	3 CH
CE 115 Disability Income Insurance	3 CH
CE 116 The Use of Life Insurance in Estate Planning	3 CH
CE 117 Federal Gift Taxation	3 CH
CE 118 Nonqualified Deferred Compensation Plans	3 CH
CE 119 The Valuation of a Closely-held Business	3 CH
CE 150 Insurance and Financial Planning for the Older Client	15 CH
CE 151 Managing Sales Professionals	2 CH
CE 209 Cafeteria Plans: Concept and Design	3 CH
HS 323 Individual Life Insurance	15 CH

American College (continued)

CE 152 Disability Income: The Changing Environment	15 CH
CE 130 Ethics in Life Insurance and Related Financial Services	8 CH
HS 312 Group Health Insurance	15 CH
Family Business Succession Planning I	17 CH
CE 213 The Role of Insurance Protection in Financial Planning	3 CH
CE 214 Estate Planning Strategies Using Life Insurance	3 CH
HS 341 Selected Retirement Plan Topics	18 CH
HS 343 Compensation and Personnel Management	20 CH
HS 313 Individual Health Insurance	20 CH
HS 324 Life Insurance Law	15 CH
HS 342 Executive Compensation	20 CH
HS 340 Managed Care and Other Heath Insurance Topics	20 CH
HS 124 Legal Aspects of Life Insurance Part I	10 CH
HS 224 Legal Aspects of Life Insurance Part II	10 CH
CE 154 Long Term Care Insurance	15 CH
CE 104 Financial Planning 2000	15 CH
CE 335 Insurance Regulation, Compliance & the Political Process	15 CH
CE 220 Long Term Care: Concepts and Alternatives	3 CH

COURSE REVIEW SUMMARIES

The following courses have been reviewed by the continuing education program staff and are presented for Advisory Council action.

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Pictorial, Inc.

The following courses are an update of courses previously reviewed and recommended for approval by the Advisory council.

Residential Construction Basics – 3rd edition 15 CH
Medical Tests & Signs – 3rd edition 10 CH
Commercial Crime Coverage – 4th edition 10 CH

Dearborn Financial Publishing, Inc.

Financial Planning for Women

The course addresses marketing capability. The course is 3 hours of self-study correspondence text designed to provide general information on the insurance and financial planning needs of women dependent on financial or marital status and age. This is an on-going offering. 3 CH

Business Auto Coverage Form Analysis

The course addresses product knowledge of property and casualty insurance. The course is 5 hours of self-study correspondence text designed to provide specific information on the ISO Business Auto Policy and endorsements, court decisions, litigation and proper coverage for clients. This is an on-going offering. 5 CH

Workers Compensation and Employers Liability Insurance

The course addresses product knowledge of property and casualty insurance. The course is 5 hours of self-study correspondence text designed to provide specific information on the NCCI's Workers Compensation and Employers Liability Insurance Policy and endorsements, underwriting, rating, contractor status and state funds. This is an on-going offering. 5 CH

Harrington Education Center, Inc.

Charitable Remainder Trusts

The course addresses product knowledge of annuities, The course is 2 hours of classroom instruction designed to provide general information on using deferred and variable annuities to fund charitable remainder trusts. No offerings scheduled pending approval. 2 CH

Woodmen Accident and Life Company

Disability Income

The course addresses product knowledge of disability insurance. The course is 2 hours of classroom instruction designed to provide basic information on life, property, casualty and health insurance and general information on disability income coverage, how it protects the client, conducting a need analysis, and defining disability impacts. No offerings scheduled pending approval. 2 CH

NFC Consulting Group

Planning for Retirement Income Needs

The course addresses product knowledge of annuities. The course is 1 3/4 hours of classroom instruction designed to provide basic information on annuitization, asset allocation, and pay out options. No offerings scheduled pending approval. 1.5 CH

SAFECO Education Center

Personal Auto Exposures

The course addresses product knowledge of property and casualty insurance. The course is 6 hours of classroom instruction, including 3 hours of insurance continuing education, designed to provide specific information on the SAFECO Personal Auto Policy and associated coverages, definitions, underinsured and comprehensive coverages, and personal injury protection. No offerings scheduled pending approval. 3 CH

Homeowners Exposures

The course addresses product knowledge of property and casualty insurance. The course is 6 hours of classroom instruction, including 3 hours of insurance continuing education, designed to provide specific information on the SAFECO homeowners policy, unscheduled coverages, condo and renters coverage, liability, and coverage on other structures and personal property. No offerings scheduled pending approval. 3 CH

Principal Life – Individual

Keeping the Family Business in the Family

The course addresses product knowledge of life insurance and annuities. The course is 2 hours of classroom instruction designed to provide general information on S corporation grantor retained annuity trusts (GRAT), charitable remainder unitrusts (CRUT), qualified personal residence trust (QPRT), and buy-sell agreements. The course is scheduled February 7, 2000. 2 CH

Lincoln National Life Insurance Company

Basic Variable Life I

The course addresses product knowledge of life insurance. The course is 1 hour of classroom instruction designed to provide general information on equity based insurance, variable annuities and life insurance, and insurance illustrations. No offerings scheduled pending approval. 1 CH

Basic Variable Life II

The course addresses product knowledge of life insurance. The course is 1 hour of classroom instruction designed to provide general information on equity based insurance, variable annuity and life insurance illustrations. No offerings scheduled pending approval. 1 CH

John Hancock Funds, Inc.

Paying for Long-Term Care

The course addresses product knowledge of health insurance. The course is 2 hours of classroom instruction designed to provide general information on long term care coverage, social insurance coverage of long term care needs, medigap plans, and Medicaid coverages. No offerings scheduled pending approval. 2 CH

Lincoln National Life Insurance Co./Connecticut

Planning Forum 2000

The course addresses product knowledge of life insurance and annuities. The course is 16½ hours of classroom instruction, including 7½ hours of insurance continuing education designed to provide specific information on estate, generational and investment planning, retirement plans non-qualified deferred compensation, and business succession planning. The course is scheduled March 19, 2000. 7.5 CH

Pictorial, Inc.

The following course is an update of a course previously reviewed and recommended for approval by the Advisory Council.

Universal Life Basics – 3rd edition 3 CH

NFC Consulting Group

The Retirement Savings Crisis

The course addresses product knowledge of annuities. The course is 1 hour of classroom instruction designed to provide general information on funding retirement, savings, defined benefit pensions and the role of variable annuities in retirement planning. No offerings scheduled pending approval. 1 CH

How to Avoid the Retirement Income Gap

The course addresses product knowledge of annuities and life insurance. The course is 1 hour of classroom instruction designed to provide general information on successful retirement plans, alternatives to meet retirement goals, and program design. No offerings scheduled pending approval. 1 CH

Tax-Deferred Alternatives

The course addresses product knowledge of annuities and life insurance. The course is 1 hour of classroom instruction designed to provide general information on qualified and non-qualified employee compensation plans, plan funding and pros and cons of each plan type. No offerings scheduled pending approval. 1 CH

Annuity and Insurance Overview

The course addresses product knowledge of annuities and life insurance. The course is 1 hour of classroom instruction designed to provide general information on fixed and variable annuities, deferred and immediate annuities, annuitization and available life insurance plan. No offerings scheduled pending approval. 1 CH

Annuity Contract Structure & Taxation

The course addresses product knowledge of annuities. The course is 1 hour of classroom instruction designed to provide general information on annuity contracts, taxation of annuities, licensing and registration requirements and contract structure. No offerings scheduled pending approval. 1 CH

Meeting Investor Needs with Variable Annuities

The course addresses product knowledge of annuities. The course is 1 hour of classroom instruction designed to provide general information on variable annuity features, tax rates on variable annuity income, insurance company solvancy and rating issues. No offerings scheduled pending approval. 1 CH

The following courses are updated versions of courses previously reviewed and recommended for approval by the Advisory Council.

Equity Indexed Annuities – 2 2 CH
Single Premium Variable Universal Life 1 CH

State Farm Insurance Companies

H199 – Introduction to Disability Income

The course addresses product knowledge of disability insurance. The course is 3 hours of classroom instruction, including 1½ hours of insurance continuing education, designed to provide specific infromation on State Farm Disability Income, Mortgage Disability Income and Individual Credit Disability policies, risk of disability, sources of income, benefits, riders and completion of applications. No offerings scheduled pending approval. 1.5 CH

SAFECO Insurance Companies

The following course is a minor revision of the SAFECO course, *Selling Life in a Multiline Environment*, which was previously reviewed and reccommended for approval by the Advisory Council.

Selling Life Insurance to Business Owners 3 CH

TMG Life Insurance Company

Mutual Success 2000

The course addresses product knowledge of life insurance. The course is 3 hours of classroom instruction designed to provide specific information on estate, gift and generation skipping transfer taxes, irrevocable life insurance trusts, leveraging taxes with life insurance trusts, power of appointment, estate taxation of life insurance and gifts with deferred annuities. The course is scheduled February 17, 2000. 3 CH

Principal Life – Individual

The following course is an update of a course previously reviewed and recommended for approval by the Advisory Council.

Annuity Concepts 5 CH

Lorman Business Center, Inc.

Montana Title Examination and Escrow

The course addresses product knowledge of title insurance. The course is 6 hours of classroom instruction designed to provide specific information on residential, ranch and commercial transactions, 1031 exchanges, owner's, mortgagee's and leasehold title policies, access, road and legal issues. The course is scheduled April 4, 2000. 6 CH

Great American Insurance Company – Crop Insurance Division

2000 MPCI (Multiple Peril Crop Insurance) Spring Update

The course addresses product knowledge of property insurance. The course is 6 hours of classroom instruction, including 5½ hours of insurance continuing education, designed to provide specific information on policy and procedural guidelines, new and expansions to existing plans and pilot programs available to applicants, actual production history and previous year company and industry results. The course is scheduled February 16, 2000. 5.5 CH

Aid Association to Lutherans

Stretch IRA Workshop

The course addresses product knowledge of annuities. The course is 7 hours of classroom instruction, including 5 hours of insurance continuing education, designed to provide in-depth information on wills, IRA beneficiary designation, and distribution of annuity assets to avoid taxation. No offerings scheduled pending approval. 5 CH

Continuing Education Insurance School of Florida

Commercial Business Insurance

The course addresses product knowledge of property and casualty insurance. The course is 10 hours of correspondence text based instruction designed to provide general information on commercial property, and general liability insurance, commercial crime and business owners policies and farm and ranch owner policies. This is an on-going offering. 10 CH

Life & Health Insurance

The course addresses product knowledge of life and health insurance. The course is 15 hours of self study correspondence text designed to provide general information on types of life insurance and features of each type, types of health insurance and policy design, life and health insurance underwriting, and ethical issues in insurance sales. This is an on-going offering. 15 CH

Life Insurance

The course addresses product knowledge of life insurance. The course is 12 hours of self study correspondence text designed to provide general information on the benefits of different life insurance products, types of life insurance, riders and endorsements, annuities, and tax deferred growth of cash in life insurance. This is an on-going offering. 12 CH

Disability Insurance

The course addresses product knowledge of disability insurance. The course is 15 hours of self study correspondence text based instruction designed to provide general information on disability income insurance, other disability income sources, riders, provisions, need for disability insurance for business, and group disability insurance. This is an on-going offering. 15 CH

Personal Auto Insurance

The course addresses product knowledge of property and casualty insurance. The course is 15 hours of self study correspondence text designed to provide general information on basic coverages of a personal automobile policy, underwriting and rating personal auto policies, compensation of accident victims, no-fault insurance, elements of the insurance contract and how state laws impact policy content. This is an on-going offering. 15 CH

Homeowners Insurance

The course addresses product knowledge of property and casualty insurance. The course is 15 hours of self study correspondence text based instruction designed to provide basic information on homeowners policy basic coverages, property and liability exposures, coverages for condominium and mobile home owners, and renters. This is an on-going offering. 15 CH

COURSE REVIEW SUMMARIES

The following courses have been reviewed by the continuing education program staff and are presented for Advisory Council action.

The sponsoring organizations have indicated appropriate attendance verification, instructor certification, student record maintenance, fee policies and examination administration.

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Life Instructors, Inc.

The following courses were previously submitted for review and recommended for approval by the Advisory Council. Each of these offerings also includes an additional chapter that deals with features of specific State Farm Insurance products. The suggested credit hour assignment is the same as that assigned the course submitted without this product specific information.

Annuities (State Farm Book Version)	6 CH
Annuities (State Farm Computer Based Training Version)	6 CH
Disability Income (State Farm Book Version)	6.5 CH
Disability Income (State Farm Computer Based Training Version)	6.5 CH
Universal Life (State Farm Book Version)	6 CH
Universal Life (State Farm Computer Based Training Version)	6 CH
Permanent Whole Life (State Farm Book Version)	6 CH
Permanent Whole Life (State Farm Computer Based Training Version)	6 CH

Term Insurance (State Farm Book Version)

The course addresses product knowledge of life insurance. The course is 5 hours of classroom instruction, including 4 hours of insurance continuing education, designed to provide specific information on term life insurance, renewability and convertibility, death benefits, and determination of term life insurance premiums and specific information on State Farm Mortgage Term and Good Neighbor Life policies and riders. This is an on-going offering. 4 CH

The following course is the computer based training version of the preceding course reviewed.

Term Insurance (State Farm Computer Based Training Version) 4 CH

Insurance Company of the West

Surety Underwriting in the Millennium

The course addresses product knowledge of surety bonds.. The course is 9 hours of classroom instruction designed to prove specific information on surety ethics, surety claims and underwriting, tax law changes that affect the construction industry and performance bonds and construction contract review. The course is scheduled March 23, 2000. 9 CH

Principal Life - Individual

The following courses were previously review and recommended for approval by the Advisory Council. The first has minor revisions in an updated version. The remaining 3 course approvals expired prior to resubmission.

Field Underwriting 3.5 CH
Ethical Practices 10 CH
Universal Life 2 CH
Variable Universal Life Basics 5 CH

The following course submission was previously reviewed during the November 1999 meeting and recommended for approval by the Advisory Council.

Daniel Albert Anderson III

Variable Universal Life Marketplace, Stretch IRA & Other Qualified Plan Marketing Opportunities, Equity-Indexed Annuities - Features & Benefits, Triple X -- Producers Financial Group

4.5 CH

American Skandia Life Assurance Corporation

Estate Planning - classroom

The course addresses product knowledge of life insurance and annuities. The course is 2 hours of classroom instruction designed to provide specific information on the estate planning process, tax principles of estate plans, using trusts and charitable giving in an estate and GRITs, GRATs and GRUTs. No offerings scheduled pending approval. 2 CH

Estate Planning - correspondence

The course addresses product knowledge of life insurance and annuities. The course is 5 hours of correspondence text based instruction designed to provide specific information on the estate planning process, tax principles of estate plans, using trusts and charitable giving in an estate and GRITs, GRATs and GRUTs. This is an on-going offering. 5 CH

MassMutual

Advance Trusts and Gift Taxation - BCS (Blue Chip series)

The course addresses product knowledge of life insurance. The course is 4½ hours of classroom instruction designed to provide general information on irrevocable life insurance trusts, gift taxation, mechanics of estate benefits, types of charitable trusts, and advantages of these trusts. The course is scheduled April 3, 2000. 4.5 CH

Estate Planning and the Role of Trusts - BCS

The course addresses product knowledge of life insurance and annuities. The course is 3 hours of classroom instruction designed to provide specific information on inclusion of life insurance and annuities in an estate, charitable deductions from and taxation of an estate. The course is scheduled April 7, 2000. 3 CH

Key Business Insurance - BCS

The course addresses product knowledge of life insurance. The course is 5½ hours of classroom instruction designed to provide specific information on key employee life insurance, buy-sell agreements and business valuation, business continuation planning and life insurance in non-qualified plans. The course is scheduled April 10, 2000. 5.5 CH

Fireman's Fund Agribusiness, Inc. (formerly Cropgrowers Insurance)

2000 Spring Crop Insurance Update

The course addresses product knowledge of property insurance. The course is 7½ hours of classroom instruction, including 5½ hours of insurance continuing education, designed to provide specific information on policy and procedural guidelines, new and expansions to existing plans and pilot programs available to applicants, actual production history and previous year company and industry results. The course is scheduled January 11, 2000. 5.5 CH

The American College

The following courses are part of the American College CLU and ChFC certification programs.

HS 336 Financial Decision Making at Retirement	15 CH
HS 318 Insurance and Financial Planning	20 CH
Journal Quiz -- March 2000	3 CH
Journal Quiz -- May 2000	3 CH
Journal Quiz -- July 2000	3 CH
Journal Quiz -- September 2000	3 CH
Journal Quiz -- November 2000	3 CH
Journal Quiz -- January 2001	3 CH

The International Forum

The International Forum Annual Meeting "Sharing Secrets of Success"

The course addresses product knowledge of life insurance and annuities. The course is 24 hours of classroom instruction, including 12½ hours of insurance continuing education, designed to provide specific information on leveraging strategies, charitable and non-charitable estate planning combinations, underwriting, marketing to the affluent, premium financing, and life insurance opportunities in qualified plans. The course is scheduled January 15, 2000. 12.5 CH

The National Alliance for Insurance Education and Research

The following courses are part of the National Alliance CIC certification program.

2000 James K. Ruble MEGA Seminar (CO) 20 CH
James K. Ruble Marketing and Sales Seminar 20 CH

Broker Educational Sales and Training, Inc.

The Variable Annuity Document

The course addresses product knowledge of variable annuities. The course is 2 hours of classroom instruction designed to provide general information on the variable annuity contract, prospectus, and application and the importance and elements of each of these documents. No offerings scheduled pending approval. 2 CH

Structuring the Contract

The course addresses product knowledge of variable annuities. The course is 2 hours of classroom instruction designed to provide general information on the variable annuity contract, the probate process, parties to the contract and contract structure. No offerings scheduled pending approval. 2 CH

Charitable Planning Opportunities

The course addresses product knowledge of variable annuities and life insurance . The course is 3 hours of classroom instruction designed to provide general information on the use of variable annuities and life insurance in charitable remainder trusts, funding wealth replacement trusts with life insurance and using variable annuities to fund NIMCRUTs. No offerings scheduled pending approval. 3 CH

Federated Insurance Companies

Intermediate Agency Seminar

The course addresses product knowledge of property and casualty insurance. The course is 24 hours of classroom instruction, including 15 hours of insurance continuing education, designed to provide specific information on property and liability coverages for specialized businesses, typical claims experienced by these retail/wholesale businesses and auditing and rating the coverages. No offerings scheduled pending approval. 15 CH

The American College

The following course is part of the American College CLU and ChFC certification programs.

March 2000 -- Estate Planning 4.5 CH

Fidelity National Title Insurance Company

Commercial Title Endorsements, Abusive Trust Arrangements, Overview of Bankruptcy, and Creditors Rights

The course addresses product knowledge of title insurance. The course is 6 hours of classroom instruction designed to provide specific information on the affect of creditors rights on title transfer, bankruptcy code, IRS determinations regarding invalid trusts and common commercial transaction endorsements. The course is scheduled January 21, 2000. 6 CH

Mid-State School of Insurance and Finance

Your Guide to Safety

The course addresses product knowledge of property and casualty insurance. The course is 4 hours of classroom instruction designed to provide general information on coverages, riders, policies and exclusions in policies designed to cover outfitting and bed and breakfast businesses. The course is scheduled April 21, 2000. 4 CH

Jackson National Life c/o Edcor Data Services

Income Perspectives

The course addresses product knowledge of annuities. The course is 2 hours of classroom instruction designed to provide specific information on annuity distribution options dependant on the age of a plan participant and stretch IRA opportunities. No offerings scheduled pending approval. 2 CH

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Ohio National Financial Services

Circle of Wealth

The course addresses product knowledge of life insurance and annuities. The course is 5 hours of classroom instruction, including 1 hour of insurance continuing education, designed to provide basic information on types of money and money management styles, financial decisions, minimizing taxes, and where life insurance and annuities fit into financial decisions and minimizing taxes. The course is scheduled January 31, 2000. 1 CH

North Central Crop Insurance

Year 2000 Spring Training Multi-peril Crop Insurance

The course addresses product knowledge of property insurance. The course is 6 hours of classroom instruction, including 5½ hours of insurance continuing education, designed to provide specific information on revisions to the federal crop insurance program for 2000, provisions for small grains, revenue coverage, planting provisions and hail coverage. The course is scheduled February 7, 2000. 5.5 CH

The National Alliance for Insurance Education and Research

The following course is part of the National Alliance CIC certification program.

2000 James K. Ruble Advanced Coverage Seminar - 1 20 CH

Transamerica Occidental Life Insurance Company

The Intentional Grantor Trust Technique

The course addresses product knowledge of life insurance. The course is I hour of classroom instruction designed to provide specific information on structuring an intentional grantor trust to create a tax-free transfer with life insurance on the grantor's life providing the cash buy-out to reimburse the trust beneficiaries. The course was held January 7, 2000. 1 CH

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Circle of Wealth

The course addresses product knowledge of life insurance and annuities. The course is 5 hours of classroom instruction, including 1 hour of insurance continuing education, designed to provide basic information on types of money and money management styles, financial decisions, minimizing taxes, and where life insurance and annuities fit into financial decisions and minimizing taxes. The course is scheduled January 31, 2000. 1 CH

North Central Crop Insurance

Year 2000 Spring Training Multi-peril Crop Insurance

The course addresses product knowledge of property insurance. The course is 6 hours of classroom instruction, including 5½ hours of insurance continuing education, designed to provide specific information on revisions to the federal crop insurance program for 2000, provisions for small grains, revenue coverage, planting provisions and hail coverage. The course is scheduled February 7, 2000. 5.5 CH

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